57507-1-4

FOURTEENTH ANNUAL REPORT

1987

State of Tennessee
Department of Financial Institutions

Jeff H. Dyer
Commissioner

STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS

JEFF H. DYER
COMMISSIONER

FOURTH FLOOR, THE JOHN SEVIER BUILDING
500 CHARLOTTE AVENUE
NASHVILLE, TENNESSEE 37219-5384
(615) 741-2236

April 25, 1988

The Honorable Ned McWherter
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, TN 37219

Dear Governor McWherter:

As Commissioner of the Department of Financial Institutions, it is my privilege to present the Fourteenth Annual Report of the department.

In 1987, state-chartered bank deposits grew 8.7% from the 1986 level. The number of state-chartered banks increased from 227 to 228, with seven new banks being chartered in 1987.

At the end of 1987, the department regulated 248 credit unions with total assets of $2.3 billion, an increase from $2.1 billion in assets at year-end 1986. Four credit unions were liquidated in 1987 and nine were merged with other credit unions.

The number of state-chartered savings and loan associations remained constant in 1987 from 10 in the prior year. Total assets of state associations increased from $380 million in 1986 to $422 million. The number of industrial loan and thrift company offices increased from 488 to 517.

In addition, the department regulated 54 licensed issuers of money orders with 3,937 agents statewide, and 53 insurance premium finance companies.

Financial institutions in this state continued to be challenged for their share of the market from out-of-state banks and non-bank financial institutions. The department is pleased to report strong performance by Tennessee institutions in this competitive environment.

I believe the information contained in this Fourteenth Annual Report will be most interesting.

Very truly yours,

Jeff H. Dyer
Commissioner

BANK DIVISION
(615) 741-6013

CREDIT UNION DIVISION
(615) 741-5608

LOAN DIVISION
(615) 741-3186

TABLE OF CONTENTS

	Page
Organizational Chart	iv
Staff of the Department of Financial Institutions	1
Legal Banking Holidays	3
SUMMARY OF DEPARTMENT LEGISLATION	
Enacted Legislation 1987	4
Proposed Legislation 1988	5
BANKS	
New State Banks Formally Opened in 1987	8
State Banks Merged in 1987	8
New State Branches Formally Opened in 1987	9
Name Changes in 1987	11
State Bank Capital Stock Changes in 1987	13
Statement of Condition	14
Selected Operating Ratios	29
Rank by Total Assets	38
Largest Commercial Banks By Deposit Size	44
Multi-Bank Holding Companies in Tennessee	45
Single Bank Holding Companies in Tennessee	49
Comparative Statement of Condition	56
Distribution of Assets: Recent Trends	59
Distribution of Liabilities: Recent Trends	59
Selected Composite Ratios: Recent Trends	60
CREDIT UNIONS	
New Charters	62
Mergers	62
Liquidations	63
Statement of Condition	64
Rank by Total Assets	72
Comparative Statement of Condition	78
Selected Credit Union Data: Recent Trends	80
SAVINGS & LOAN ASSOCIATIONS AND INDUSTRIAL LOAN & THRIFT COMPANIES	
Saving and Loan Conversions, Closures, and Name Changes	82
Statement of Condition	83
Composite Report Industrial Loan and Thrift Companies:	
All Companies	84
Loans Made Under $300	85
Loans Made Over $300	86
GRAPHIC PROFILES	
Selected Assets and Liabilities of State Banks	88
Selected Assets and Liabilities of the Average State Bank	89
Number and Average Assets of State Credit Unions	90
Selected Assets and Liabilities of State Credit Unions	91

STAFF OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Jeff H. Dyer, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Kathryn Edge, Assistant Commissioner
Greg Gonzales, Attorney
Tina Smith, Administrative Secretary
Sylvia Mitchell, Administrative Secretary

ADMINISTRATIVE AND SUPPORT SERVICES DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Analyst
Sheila P. Street, Administrative Services Assistant
Barbara A. Jones, Administrative Services Assistant

EDP Examinations and Information Systems

William B. Wooten, III, Director
Marsha Brothers, EDP Examiner
Lowell Hunt, EDP Examiner
Donna J. Warren, EDP Examiner
Wanda E. Smith, Computer Operations Manager
Rosemary C. Stephens, Word Processing Operator

CREDIT UNION DIVISION

Billy H. Thomas, Assistant Commissioner
William P. Bryan, Director
Barbara J. Sawyer, Administrative Secretary
Linda H. Vetitoe, Secretary

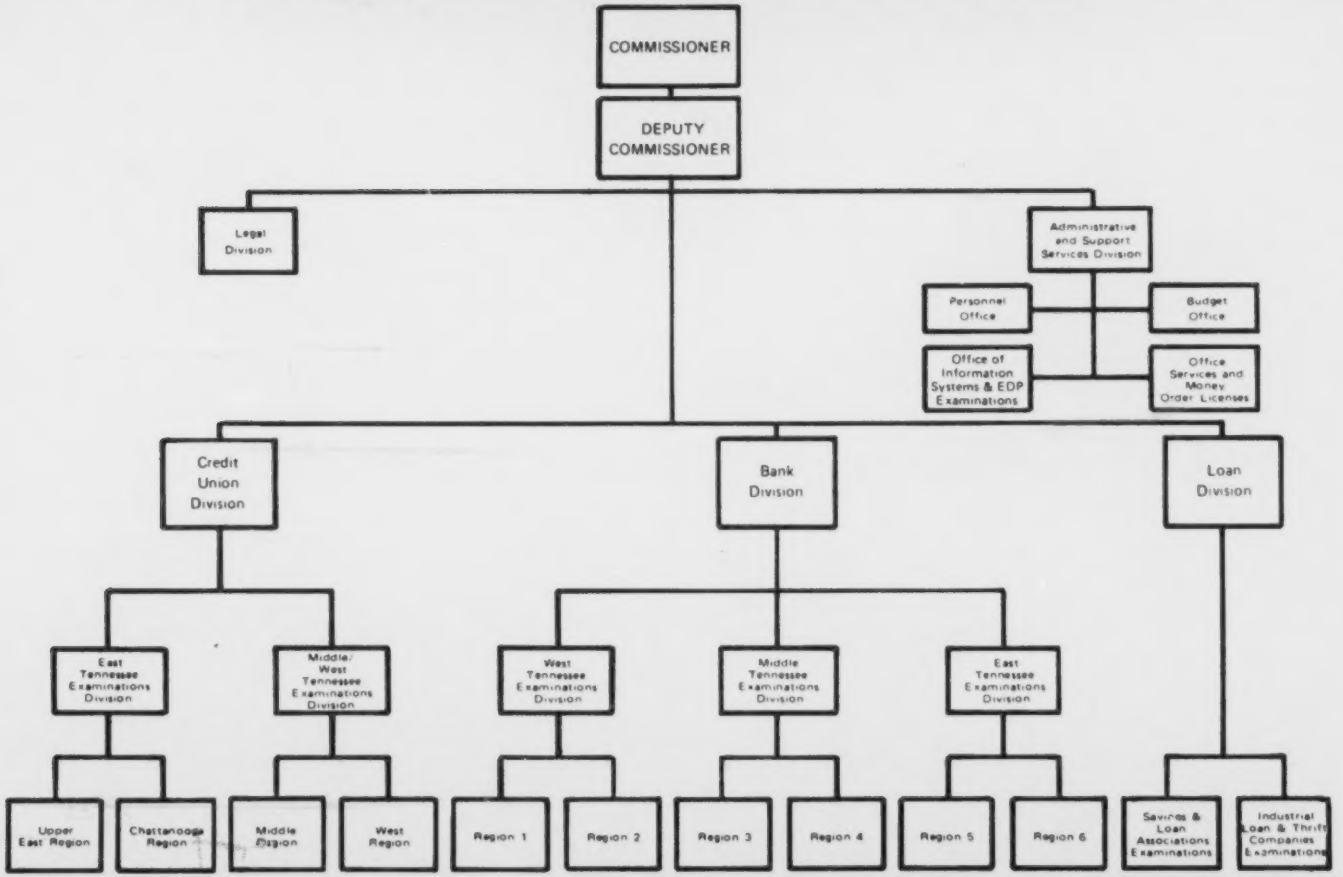
Division Managers

Frank G. Bale, Middle/West Division
William T. Lisle, Middle/East Division

Examiners

Eric D. Batts
Paul L. Foster
Thomas S. Harper
Kenneth L. Malugin
Randall D. Means
James L. Nicely
Robin D. Pack
Bill K. Reed
John R. Shires

Tennessee Department of Financial Institutions



BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Mark C. McDowell, Bank Examination Director
Derek L. Carrier, Bank Financial Analyst
Debra Toney, Administrative Secretary
Fellisha Shrum, Secretary

Division Managers
R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
Kenneth Kelley, East Division

Regional Supervising Examiners
Curtis F. Faulkner
James S. Douthit
Claude N. Huff, Jr.
Chester Justice, Jr.
Jimmy G. Taylor
James R. Williams

Examiners
Calvin B. Allen
Joe P. Boaz
William A. Cave
Beverly Collins
Melisa M. Crabtree
Robin R. Culbertson
Stephen R. Eddings
Phillip B. Fry
Linda A. Ferguson
Marian E. Garland
Michael S. Gardner
Irving B. Ginsberg
James R. Halford
Kenneth R. Hensley
Louella K. Hensley
Mark E. House
Mary W. Hunt
Vicki W. Ivey
Carol C. Killen
Vonzille W. McClendon
Billy W. McCullough
Harry P. Murphy
Danny N. Nolen
Jonathan T. Piper
David T. Reynolds
Kenneth R. Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis L. Shipp
Phillip E. Stafford
Joe N. Vance
Terry G. Warren
Teresa D. Weaver
Jerry L. Webb
Harrison C. White
James K. Wilson

LOAN DIVISION

Will T. Hamm, Assistant Commissioner
Edward N. Yager, Director
Paula J. Cagle, Administrative Secretary
Jeannete M. Scruggs, Administrative Secretary

Supervising Examiner
Harold K. Borum

Examiners
Francis B. Crawford
Mary S. Nicely
Gene A. Smith

LEGAL HOLIDAYS

New Year's Day	January 1
Martin Luther King Jr. Day	Third Monday in January
Washington Day	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any one of these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

1987 DEPARTMENT LEGISLATION

PUBLIC CHAPTER 45

Amends T.C.A. §45-2-1403(a)(2) by extending the prohibition of de novo acquisition of a bank.

PUBLIC CHAPTER 86

Amends T.C.A. §45-2-607(a)(12) and (13) by redefining "capital and surplus" to include "undivided profits" as it relates to this section; and provides that a state bank may invest in mutual funds to the same extent as national banks.

PUBLIC CHAPTER 100

Amends the Credit Union Act relative to the time for a credit union's annual meeting; indemnification of directors; parity with federal credit unions; and certain reporting periods.

PUBLIC CHAPTER 117

Amends Title 45, Chapter 7 relative to the issuers of money orders by increasing bonding and net worth requirements and cost of examination.

PUBLIC CHAPTER 119

Provides that affiliate banks or branches of affiliate banks in the same county may accept deposits of each other.

PUBLIC CHAPTER 165

Amends T.C.A. §45-2-1602 by providing that the commissioner shall either examine or visit each state bank annually. The scope of the examination is discretionary subject to certain restrictions.

PUBLIC CHAPTER 242

Enacts the "Tennessee Nonprofit Corporation Act," applicable in part to state credit unions.

PUBLIC CHAPTER 273

Amends the Tennessee Business Corporation Act, applicable in part to some institutions regulated by the department.

PUBLIC CHAPTER 291

Amends T.C.A. §47-15-102 and 103 relative to the home loan lending rate by making the market yield on 30-year Treasury bonds the index rather than 20-year bonds for setting the interest rate.

1988 PROPOSED DEPARTMENT LEGISLATION

Endorsement Companies

This bill would expand the statutory definition of "endorsement company."

Trust Company Examination Fees

This bill would set a per diem charge and annual fee for regulating trust companies.

Money Order Issuers

This bill would require an audited financial statement for all new issuers of money orders as a prerequisite for licensure.

BANKS

NEW STATE BANKS FORMALLY OPENED IN 1987

DATE OPENED	NAME OF BANK AND LOCATION
1-2-87	Anderson County Bank Clinton, Tennessee
1-7-87	The Trust Company of Knoxville Knoxville, Tennessee
5-8-87	Bank of Cleveland Cleveland, Tennessee
5-11-87	Wilson Bank & Trust Lebanon, Tennessee
7-30-87	First Citizens Bank Franklin, Tennessee
12-17-87	First Cumberland Bank Madison, Tennessee
12-18-87	Shelby Bank Bartlett, Tennessee

STATE BANKS MERGED IN 1987

DATE	
5-1-87	Citizens Bank, Lafayette, merged with Bank of Celina, Celina
5-18-87	United Citizens Bank of Cheatham County, Ashland City, merged with Commerce Union Bank, Nashville
7-18-87	Ashland City Bank & Trust, Ashland City, merged with Dominion Bank of Middle Tennessee, Nashville
12-31-87	Bank of Bellevue, Nashville, merged with First Union National Bank of Tennessee, Charlotte, NC

NEW STATE BRANCHES FORMALLY OPENED IN 1987

DATE OPENED	NAME OF BANK	NEW BRANCH
1-12-87	NBC Knoxville Bank Knoxville, TN	1502 West Cumberland Avenue Knoxville, TN
1-12-87	NBC Knoxville Bank Knoxville, TN	5425 Clinton Hwy Knoxville, TN
1-30-87	Bank of East Tennessee Knoxville, TN	2643 Kingston Pike Knoxville, TN
2-11-87	Bank of East Tennessee Knoxville, TN	201 Washington Ave Maryville, TN
2-17-87	Tri City Bank & Trust Co. Blountville, TN	410 Hwy. 66, S. Rogersville, TN
2-23-87	Volunteer State Bank Portland, TN	1310 Memorial Blvd. Springfield, TN
3-2-87	First State Bank Kenton, TN	Main Street Rives, TN
3-16-87	Lincoln County Bank Fayetteville, TN	Hwy. 431 Petersburg, TN
4-20-87	Cleveland Bank & Trust Cleveland, TN	10 Church Street Cleveland, TN
5-4-87	Middle Tennessee Bank Columbia, TN	800 Campbell Blvd. Columbia, TN
5-12-87	Bank of East Tennessee Knoxville, TN	2643 Kingston Pike (ATM) Knoxville, TN
6-5-87	First State Bank Kenton, TN	630 S. First Street Union City, TN
6-15-87	Volunteer State Bank Portland, TN	810 Memorial Blvd. Springfield, TN
6-20-87	Citizens Bank Lafayette, TN	Route 2 Westmoreland, TN
6-29-87	First Southern Bank Mt. Juliet, TN	301 Donelson Pike Nashville, TN

NEW STATE BRANCHES FORMALLY OPENED IN 1987

DATE OPENED	NAME OF BANK	NEW BRANCH
6-30-87	Commercial Bank & Trust Paris, TN	2000 Union Street Memphis, TN
7-2-87	Wilson Bank & Trust Lebanon, TN	1301 West Main (ATM), Lebanon, TN
7-10-87	First City Bank Murfreesboro, TN	109 Enon Springs Road, Smyrna, TN
7-11-87	Commercial Bank Obion, TN	Dyersburg Road Elbridge, TN
7-14-87	Bank of East Tennessee Knoxville, TN	Stadium Drive (ATM) Knoxville, TN
8-17-87	Bank of East Tennessee Knoxville, TN	302 N. Peters Road Knoxville, TN
8-23-87	Dominion Bank of Middle Tennessee Nashville, TN	929 Bell Road (ATM) Antioch, TN
9-25-87	Citizens State Bank South Pittsburg, TN	US Hwy 41 and Turner Avenue Jasper, TN
10-5-87	Central State Bank Lexington, TN	605 East Church Street Lexington, TN
10-5-87	First American Bank McMinnville, TN	P. O. Box 130 Woodbury, TN
10-19-87	Bank of East Tennessee Knoxville, TN	900 South Gay Street Knoxville, TN
10-29-87	Whiteville Bank Whiteville, TN	Washington & Market Bolivar, TN
11-2-87	Commerce Union Bank Nashville, TN	American General Center Nashville, TN
11-2-87	Bank of Dickson Dickson, TN	107 Henslee Drive Dickson, TN
11-9-87	Bank of Dyer Dyer, TN	306 22nd Avenue Humboldt, TN

NEW STATE BRANCHES FORMALLY OPENED IN 1987

DATE OPENED	NAME OF BANK	NEW BRANCH
11-10-87	Meigs County Bank Decatur, TN	Hwy. 58 North/ Hwy. 301 (ATM) Decatur, TN
11-23-87	Citizens Bank Savannah, TN	1011 Water Street Savannah, TN
11-27-87	Boatmen's Bank of Tennessee Memphis, TN	2100 West End Avenue Nashville, TN
12-6-87	American Bank & Trust Cookeville, TN	West Avenue Crossville, TN
12-23-87	Bank of East Tennessee Knoxville, TN	2706 Old Knoxville Hwy. (ATM) Maryville, TN

BANK NAME CHANGES IN 1987

DATE	
2-2-87	Citizens Central Bank, Murfreesboro, changed its name to First Southern Bank of Rutherford County
2-10-87	Bank of McLemoresville, McLemoresville, changed its name to Carroll Bank & Trust
2-20-87	Nashville City Bank, Nashville, changed its name to Dominion Bank of Middle Tennessee
3-16-87	Citizens Cumberland City Bank, Cumberland City, changed its name to Cumberland City Bank
6-1-87	Bank of Celina, Celina, changed its name to Citizens Bank of Lafayette, Lafayette
9-3-87	Farmers Bank of Lawrence County, Lawrenceburg, changed its name to Community Bank & Trust
11-9-87	Commerce Union Bank, Greeneville, changed its name to Sovran Bank/Greeneville
11-9-87	Commerce Union Bank, Memphis, changed its name to Sovran Bank/Memphis
11-9-87	Commerce Union Bank, Johnson City, changed its name to Sovran Bank/Tri-Cities

BANK NAME CHANGES IN 1987

DATE	
11-9-87	Commerce Union Bank of Union City, Union City, changed its name to Sovran Bank/Union City
11-9-87	Williamson County Bank, Franklin, changed its name to Sovran Bank/Williamson County
11-9-87	Security Bank & Trust Company, Centerville, changed its name to Sovran Bank/Hickman County
11-9-87	Commerce Union Bank, Nashville, changed its name to Sovran Bank/Central South
11-9-87	Commerce Union Bank, Clarksville, changed its name to Sovran Bank/Clarksville
11-9-87	Commerce Union Bank Eastern, Oak Ridge, changed its name to Sovran Bank/Eastern
11-9-87	Commerce Union Bank, Chattanooga, changed its name to Sovran Bank/Chattanooga

STATE BANK CAPITAL STOCK CHANGES IN 1987

DATE	NAME OF BANK AND LOCATION	INCREASE/DECREASE IN COMMON/PREFERRED STOCK	OUTSTANDING CAPITAL AFTER CHANGE
04-02-87	CARROLL BANK AND TRUST CO., MCLEMORESVILLE	$ 300,000	$ 600,000
05-22-87	COMMERCE UNION BANK NASHVILLE	75,000,000	100,000,000
06-22-87	TRI-CITY BANK & TRUST CO., BLOUNTVILLE	8,000,000	10,000,000
08-04-87	PEOPLES BANK, VANLEER	250,000	500,000

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
ANDERSON								
ANDERSON COUNTY BANK	27,528	659	12,125	11,944	115	1,733	23,695	1,768
SOVRAN BANK/EASTERN	181,310	21,556	21,623	125,901	1,507	30,137	132,763	15,076
BEDFORD								
BEDFORD COUNTY BANK	51,999	3,542	18,583	28,886	276	4,530	42,710	4,105
BENTON								
BANK OF CAMDEN	68,180	3,954	28,981	32,879	460	6,361	54,255	6,906
BLOUNT								
AMERICAN FIDELITY BANK	24,033	2,044	4,674	15,889	157	3,315	18,659	1,775
CITIZENS BANK OF BLOUNT COUNTY	102,171	6,619	32,670	51,099	641	9,159	84,869	6,783
BRADLEY								
BANK OF CLEVELAND	24,078	2,898	3,966	14,602	70	2,623	16,353	2,826
CLEVELAND BANK AND TRUST COMPANY	153,154	10,509	41,515	89,517	1,001	18,119	114,055	14,482
FIRST CITIZENS BANK OF CLEVELAND	85,353	5,897	16,969	58,097	660	12,976	63,710	6,549
MERCHANTS BANK	117,278	8,663	32,458	68,910	1,160	19,310	85,061	11,193
CAMPBELL								
FIRST STATE BANK	33,597	2,280	20,669	8,930	121	3,955	26,467	2,869
UNION BANK	30,235	2,584	16,473	6,436	75	3,758	22,339	3,832
CANNON								
BANK OF COMMERCE	83,046	3,491	41,990	26,362	869	8,802	67,365	5,652
MELTONS BANK	218	190		27		83		135

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
CARROLL								
BANK OF HUNTINGDON	87,546	6,475	39,898	33,129	385	11,933	67,663	6,561
CARROLL BANK AND TRUST	47,693	4,853	7,832	28,065	200	6,008	37,828	3,446
CITIZENS BANK AND TRUST COMPANY	7,712	1,529	3,040	2,629	12	884	6,057	675
FARMERS AND MERCHANTS BANK	12,577	1,221	3,177	6,839	70	1,231	9,993	869
MCKENZIE BANKING COMPANY	42,076	1,336	8,574	18,183	143	4,680	32,438	4,637
CARTER								
CARTER COUNTY BANK	96,110	8,731	42,197	40,262	394	12,249	74,768	6,580
CITIZENS BANK	107,261	7,036	14,900	74,878	604	11,704	76,731	10,369
CHEATHAM								
CHEATHAM STATE BANK	33,813	4,031	5,211	23,469	323	3,894	27,315	2,149
CHESTER								
CHESTER COUNTY BANK	19,257	3,136	3,866	11,569	150	3,295	13,677	2,006
FIRST STATE BANK	78,331	6,012	28,803	20,864	200	12,483	55,849	8,947
CLAIBORNE								
CITIZENS BANK	60,384	1,846	32,032	19,895	266	7,253	46,799	5,464
CLAIBORNE COUNTY BANK	75,067	9,470	28,684	31,432	323	9,064	57,723	7,724
COMMERCIAL BANK	64,824	4,329	22,884	33,020	167	7,732	51,751	4,313
CLAY								
CLAY COUNTY BANK	10,895	869	3,560	5,823	91	1,345	8,381	1,084
COCKE								
MERCHANTS PLANTERS BANK	119,523	5,351	63,216	44,959	450	13,558	95,542	8,318

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
COFFEE								
AMERICAN CITY BANK OF TULLAHOMA	42,276	4,313	13,230	23,440	134	6,970	29,147	2,854
COFFEE COUNTY BANK	16,072	1,468	4,039	7,320	73	2,611	11,175	2,181
PEOPLES BANK AND TRUST COMPANY	33,424	1,372	11,662	17,095	257	5,718	24,520	2,650
CROCKETT								
BANK OF ALAMO	36,644	6,928	10,010	14,909	347	6,381	26,088	3,673
BANK OF CROCKETT	34,211	1,973	12,388	14,493	399	4,384	26,895	2,645
BANK OF FRIENDSHIP	17,454	1,145	6,511	5,077	152	1,948	13,651	1,623
BELLS BANKING COMPANY	19,537	876	4,919	12,285	171	1,843	15,803	1,592
PLANTERS BANK OF MAURY CITY	9,310	1,223	1,617	4,045	140	1,883	5,919	995
CUMBERLAND								
CUMBERLAND COUNTY BANK	50,379	2,697	21,248	22,432	222	5,366	41,693	2,820
DAVIDSON								
BANK OF GOODLETTSVILLE	120,579	5,368	32,731	71,237	840	15,999	94,639	9,321
CITIZENS SAVINGS BANK & TRUST COMPANY	32,417	5,692	5,922	19,047	328	8,800	21,637	1,307
DOMINION BANK OF MIDDLE TENNESSEE	921,592	67,303	99,329	670,141	8,055	146,232	570,375	54,225
FIRST CUMBERLAND BANK	9,099	673	628	449	5	1,153	2,796	4,879
NASHVILLE BANK OF COMMERCE	47,290	4,302		39,001	1,010	11,622	31,814	2,343
SOVRAN BANK/CENTRAL SOUTH	2,812,954	445,046	427,701	1,780,449	23,203	399,796	1,702,861	183,058
DECATUR								
CITIZENS STATE BANK	19,619	2,683	5,905	10,425	161	2,808	15,184	1,249
DECATUR COUNTY BANK	33,574	2,917	17,816	10,906	232	3,296	26,569	3,330
FARMERS BANK	26,668	10,297	2,087	12,634	127	4,610	19,627	1,952

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
DEKALB								
CITIZENS BANK	55,072	2,404	29,114	18,739	242	3,885	46,046	4,561
DEKALB COUNTY BANK AND TRUST COMPANY	51,316	2,187	15,155	31,561	312	5,644	41,474	3,775
LIBERTY STATE BANK	26,763	1,547	4,734	14,999	302	2,077	22,849	1,586
DICKSON								
BANK OF DICKSON	68,938	4,713	30,556	27,886	297	8,443	54,290	5,798
FARMERS AND MERCHANTS BANK	13,582	669	6,839	5,427	258	1,802	10,487	1,101
PEOPLES BANK	52,219	2,974	14,251	28,795	308	7,096	40,433	4,155
DYER								
SECURITY STATE BANK	44,101	3,208	26,058	12,415	137	3,348	37,134	3,091
FAYETTE								
FIRST STATE BANK OF FAYETTE COUNTY	26,509	2,511	12,776	9,358	146	2,270	21,756	2,107
MOSCOW SAVINGS BANK	14,988	1,541	5,855	6,803	76	1,664	11,707	1,475
OAKLAND DEPOSIT BANK	14,796	1,643	2,361	10,010	149	1,918	11,638	1,061
SOMERVILLE BANK AND TRUST COMPANY	67,746	4,754	13,527	45,491	278	7,707	50,262	9,130
FENTRESS								
FENTRESS COUNTY BANK	28,279	1,591	11,236	13,544	186	4,267	21,221	2,455
UNION BANK	48,555	2,562	21,856	21,777	482	5,494	35,485	7,015

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
FRANKLIN								
BANK OF HUNTLAND	13,311	659	4,911	7,350	258	2,088	10,276	687
FRANKLIN COUNTY BANK	37,724	6,536	5,468	21,614	200	5,335	28,596	3,063
GIBSON								
BANK OF BRADFORD	23,238	2,018	12,180	7,847	56	2,279	18,510	2,186
BANK OF COMMERCE	25,404	3,733	9,185	10,384	155	3,071	19,486	2,288
BANK OF DYER	14,058	3,393	5,272	4,714	35	1,472	11,265	1,150
BANK OF TRENTON AND TRUST COMPANY	25,527	3,694	5,606	13,802	761	3,125	20,108	1,253
CITIZENS STATE BANK	23,431	2,165	5,492	15,354	159	3,317	17,630	2,100
FARMERS AND MERCHANTS BANK	24,489	3,004	5,402	15,695	214	2,594	19,049	1,991
MEDINA BANKING COMPANY	19,259	1,670	9,566	7,261	73	2,054	15,117	1,859
MERCHANTS STATE BANK	104,296	5,409	44,500	43,569	737	10,960	83,112	8,411
MILAN BANKING COMPANY	61,325	1,708	39,751	15,995	197	6,825	48,836	4,695
GILES								
BANK OF ARDMORE	54,935	3,878	10,912	32,338	478	7,926	43,065	3,449
BANK OF FRANKEWING	18,712	1,305	4,348	11,944	161	1,360	15,072	1,883
UNION BANK	91,138	4,099	44,825	34,303	504	8,740	72,976	8,473
GRAINGER								
CITIZENS BK & TRUST CO. OF GRAINGER CO.	58,882	4,638	25,083	26,405	280	9,913	42,215	6,069
GREENE								
ANDREW JOHNSON BANK	30,068	3,512	4,051	19,058	240	4,560	22,953	2,224
GREENE COUNTY BANK	187,734	6,561	75,138	92,387	700	12,996	148,753	20,229
SOVRAN BANK/GREENEVILLE	110,125	19,802	21,005	67,530	808	13,233	83,632	10,554

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
HAMBLEN								
HAMILTON BANK OF MORRISTOWN	118,273	5,067	25,009	80,512	1,251	16,615	89,261	8,829
UNITED SOUTHERN BANK OF MORRISTOWN	31,211	5,172	3,736	18,208	259	6,574	22,524	1,898
HAMILTON								
PIONEER BANK	370,971	35,379	151,331	158,764	2,097	71,614	252,551	38,949
SOVRAN BANK/CHATTANOOGA	141,730	17,533	16,998	102,788	1,232	25,394	97,710	9,488
THE BANK OF EAST RIDGE	17,305	2,154	3,725	9,375	78	2,129	13,492	1,619
VOLUNTEER BK & TR CO OF HAMILTON COUNTY	38,345	3,275	10,578	19,808	214	4,807	29,554	2,884
HANCOCK								
CITIZENS BANK	15,480	1,039	1,470	9,455	218	4,082	9,667	1,350
HARDEMAN								
BANK OF BOLIVAR	29,908	3,330	8,724	15,104	410	4,192	23,694	1,671
BANK OF MIDDLETON	21,976	1,318	8,075	11,536	194	1,853	18,283	1,681
HARDEMAN COUNTY BANK	60,757	2,875	14,898	40,041	1,017	7,157	49,511	3,622
MERCHANTS PLANTERS BANK	30,344	2,118	8,527	17,937	204	2,913	24,936	2,104
WHITEVILLE BANK	27,761	4,486	7,995	13,992	298	3,464	21,959	1,964
HARDIN								
CITIZENS BANK	45,893	2,712	23,105	18,385	337	6,840	34,948	3,572
HARDIN COUNTY BANK	58,821	4,453	14,126	36,304	207	7,563	46,059	4,510
HAWKINS								
CITIZENS UNION BANK	169,920	7,369	70,098	78,493	1,140	22,218	127,960	17,937
HAYWOOD								
BROWNSVILLE BANK	84,312	5,566	20,388	55,732	409	8,911	64,989	8,904
THE FIRST STATE BANK	73,462	7,714	30,624	30,224	343	9,286	55,751	7,354

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
HENDERSON								
CENTRAL STATE BANK	87,027	11,512	36,637	32,658	501	11,209	65,603	9,440
FARMERS STATE BANK	30,209	3,608	6,012	19,204	271	5,144	22,102	2,232
HENDERSON COUNTY BANK	7,012	936	1,624	2,856	18	775	4,201	1,989
PEOPLES BANK	14,453	829	10,227	2,912	30	1,372	10,700	1,184
HENRY								
COMMERCIAL BANK AND TRUST COMPANY	126,023	4,980	50,362	61,479	714	12,817	102,643	9,530
SECURITY BANK AND TRUST COMPANY	56,151	2,762	15,508	35,181	255	4,339	46,803	4,143
HICKMAN								
SOVRAN BANK OF HICKMAN COUNTY	33,255	1,558	16,549	13,277	159	2,613	25,490	4,666
HOUSTON								
ERIN BANK & TRUST COMPANY	28,877	1,144	13,627	10,459	149	4,021	20,687	3,897
JACKSON								
CITIZENS BANK	19,436	999	6,268	10,152	136	1,949	15,326	2,011
JACKSON COUNTY BANK	40,254	1,741	19,102	17,464	283	5,121	31,342	3,487
JEFFERSON								
FIRST PEOPLES BANK OF JEFFERSON COUNTY	46,050	4,087	12,018	27,170	287	5,807	35,607	3,331
JOHNSON								
FARMERS STATE BANK	53,637	3,408	23,378	23,207	403	6,800	40,912	5,538
JOHNSON COUNTY BANK	23,638	1,510	8,095	11,856	116	2,184	19,300	1,975

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
KNOX								
BANK OF EAST TENNESSEE	103,842	5,163	11,743	73,440	1,322	14,789	73,953	12,302
NBC KNOXVILLE BANK	26,098	1,587		17,298	345	1,614	22,531	1,808
THE TRUST COMPANY OF KNOXVILLE	525	403						514
VALLEY FIDELITY BANK	435,749	32,879	144,267	233,368	2,336	76,091	286,265	38,537
LAKE								
FIRST STATE BANK AND TRUST COMPANY	26,522	2,439	13,229	10,335	224	4,883	18,384	2,955
LAUDERDALE								
BANK OF HALLS	30,264	1,495	16,826	9,658	123	3,668	23,449	2,734
BANK OF RIPLEY	74,530	7,891	29,793	32,976	422	8,195	57,650	7,778
FARMERS UNION BANK	53,752	3,791	16,422	29,762	245	6,032	42,290	4,908
GATES BANKING AND TRUST COMPANY	18,677	971	9,739	6,830	86	2,457	14,508	1,447
THE LAUDERDALE COUNTY BANK	10,569	700	1,733	5,788	63	2,173	7,128	1,155
LAWRENCE								
COMMUNITY BANK & TRUST	21,526	1,436	11,699	5,846	88	2,515	16,463	2,382
LEWIS								
FIRST CITIZENS BANK OF HOHENWALD	41,601	2,299	17,445	15,681	279	4,317	33,234	3,334
LEWIS COUNTY BANK	17,417	1,994	2,284	12,643	140	2,135	13,526	1,543
LINCOLN								
LINCOLN COUNTY BANK	53,755	2,872	10,956	37,661	187	9,789	38,330	4,723
THE PEOPLES BANK OF ELK VALLEY	26,139	3,880	5,470	15,730	258	5,312	18,766	1,849
LOUDON								
BANK OF LOUDON COUNTY	73,247	5,985	17,267	45,639	665	9,085	56,953	6,431
FIRST AMERICAN BANK	1,696	11	1,215					1,622

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
MCMINN								
BANK OF NIOTA	14,682	1,150	4,471	7,562	48	2,635	10,689	1,235
CITY AND COUNTY BANK IN MCMINN COUNTY	33,518	3,575	10,258	16,039	240	7,891	22,465	2,770
SOUTHERN UNITED BANK OF MCMINN COUNTY	23,675	5,657	4,101	7,731	152	2,681	19,044	1,614
MCNAIRY								
BANK OF ADAMSVILLE	22,935	3,325	7,393	11,424	143	4,256	16,285	2,107
FARMERS AND MERCHANTS BANK	19,605	4,173	3,159	10,860	50	3,575	14,474	1,383
HOME BANKING COMPANY	11,262	1,657	4,018	4,503	66	1,680	8,614	841
SELMER BANK AND TRUST	58,105	3,797	25,652	26,598	192	7,751	43,624	6,258
MACON								
CITIZENS BANK OF LAFAYETTE	89,510	4,613	26,851	51,686	448	10,594	70,653	7,428
MACON BANK AND TRUST COMPANY	73,787	4,478	29,853	34,206	361	9,436	56,594	6,069
MARION								
CITIZENS STATE BANK	24,022	1,826	5,388	16,050	261	2,475	19,410	1,917
FIRST BANK OF MARION COUNTY	93,601	9,537	22,237	58,106	261	11,951	70,484	7,551
MARION TRUST AND BANKING COMPANY	44,594	2,908	16,584	22,065	330	4,563	35,195	3,655
MARSHALL								
BANK OF BELFAST	11,575	468	2,744	7,163	82	952	9,590	919
FARMERS BANK	16,885	638	2,371	11,519	296	1,733	13,593	1,405
FIRST STATE BANK	15,420	3,738	5,174	2,710	46	2,506	11,065	1,710
PEOPLES AND UNION BANK	67,451	4,012	27,384	31,852	331	8,572	51,385	6,775
MAURY								
MIDDLE TENNESSEE BANK	155,314	4,590	75,734	60,972	639	13,139	126,863	13,092
THE FIRST BANK OF MAURY COUNTY	17,341	1,122	7,376	6,164	35	2,060	14,228	533

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
MEIGS								
MEIGS COUNTY BANK	34,419	2,259	7,436	22,373	227	4,204	27,367	2,628
MONROE								
BANK OF MADISONVILLE	81,189	4,399	29,895	44,130	456	7,158	66,450	6,796
SWEETWATER VALLEY BANK	83,797	6,060	23,060	50,338	326	13,156	61,054	7,532
MONTGOMERY								
NORTHERN BANK OF TENNESSEE	198,530	14,042	37,564	139,516	1,434	31,172	146,985	15,168
SOVRAN BANK/CLARKSVILLE	116,022	14,171	24,420	74,447	893	15,132	89,367	9,429
MOORE								
THE FARMERS BANK OF LYNCHBURG, TENNESSEE	42,872	1,884	29,314	8,991	167	5,596	31,624	5,107
MORGAN								
CITIZENS BANK AND TRUST COMPANY	45,432	4,044	19,272	20,174	91	6,396	35,211	3,210
OBION								
BANK OF TROY	29,751	1,313	6,214	20,249	519	3,595	24,183	1,660
COMMERCIAL BANK	23,646	1,278	10,003	8,999	181	2,193	19,018	2,125
FARMERS BANK	10,689	693	4,553	4,023	92	852	8,677	1,100
FIRST STATE BANK	42,195	4,162	13,677	23,294	254	5,269	33,494	2,981
FIRST VOLUNTEER BANK	13,116	861	3,038	8,274	216	1,592	10,242	1,098
REELFOOT BANK	44,824	6,391	6,501	25,466	294	12,642	28,471	3,294
SOVRAN BANK/UNION CITY	93,919	12,828	16,566	60,954	732	10,552	72,837	9,216
OVERTON								
UNION BANK AND TRUST COMPANY	38,245	2,235	5,904	25,866	1,616	6,269	29,191	2,352

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
PERRY								
BANK OF PERRY COUNTY	18,758	4,390	1,695	11,662	106	2,992	13,723	1,775
FIRST STATE BANK	31,469	2,040	12,928	13,909	255	3,366	24,907	2,768
PICKETT								
PEOPLES BANK & TRUST COMPANY	21,350	1,608	3,480	14,834	226	1,350	18,054	1,459
PICKETT COUNTY BANK AND TRUST COMPANY	27,389	3,006	13,466	9,226	110	2,053	22,370	2,504
POLK								
BENTON BANKING COMPANY	23,274	1,411	5,463	15,271	116	5,734	15,608	1,722
DUCKTOWN BANKING COMPANY	45,932	2,224	14,434	28,119	327	4,715	37,521	3,197
PEOPLES BANK OF POLK COUNTY	14,271	968	2,233	10,670	109	1,273	11,549	1,215
PUTNAM								
AMERICAN BANK AND TRUST	151,436	6,916	43,887	88,980	1,109	19,330	119,622	10,220
BANK OF PUTNAM COUNTY	83,443	6,190	27,244	44,534	284	9,399	66,556	6,278
CITIZENS BANK OF COOKEVILLE, TENNESSEE	131,664	10,428	34,572	77,849	4,890	14,777	113,990	635
RHEA								
FIRST BANK OF RHEA COUNTY	35,209	3,588	8,461	21,114	168	3,804	28,129	2,743
ROANE								
BANK OF ROANE COUNTY	117,722	5,167	45,980	61,520	705	12,230	95,356	8,666
RUTHERFORD								
FIRST AMERICAN BANK	3,152	72				3	104	3,024
FIRST CITY BANK	86,184	10,687	16,919	53,741	600	7,548	70,019	7,151
FIRST SOUTHERN BANK OF RUTHERFORD CO	28,248	1,832	4,538	20,138	255	6,483	18,544	1,962
MID-SOUTH BANK AND TRUST COMPANY	455,468	31,122	104,197	295,215	4,970	76,105	337,559	28,224

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
SCOTT								
FIRST TRUST AND SAVINGS BANK	50,696	1,966	17,523	28,782	373	6,186	39,926	4,066
SEQUATCHIE								
CITIZENS BANK OF DUNLAP AND PIKEVILLE	23,631	1,930	3,858	17,036	79	3,526	18,109	1,686
SEQUATCHIE COUNTY BANK	27,528	2,059	10,136	13,972	302	2,467	20,763	3,928
SEVIER								
SEVIER COUNTY BANK	98,984	7,052	30,518	44,216	428	11,177	78,769	8,101
TENNESSEE STATE BANK	82,171	3,569	14,022	61,694	596	10,584	64,706	5,100
SHELBY								
BANK OF BARTLETT	108,369	9,057	11,754	78,754	729	18,904	80,185	7,015
BARRETVILLE BANK AND TRUST COMPANY	168,170	14,759	49,335	76,086	150	26,725	112,568	27,117
BOATMEN'S BANK OF TENNESSEE	516,009	36,089	45,201	392,854	4,215	89,298	386,147	33,453
CITIZENS BANK	14,267	2,419	1,130	7,325	74	1,637	11,294	1,182
FIRST AMERICAN BANK	604,233	49,146	218,524	276,209	3,780	113,989	381,337	41,436
SOVRAN BANK/MEMPHIS	276,554	30,275	39,191	194,151	2,355	55,787	179,023	19,035
TENNESSEE BANK & TRUST	17,681	4,025	2,467	9,706	171	1,970	13,440	1,840
THE COMMUNITY BANK OF GERMANTOWN	155,353	11,545	22,448	111,219	1,188	23,681	119,748	8,782
THE FIRST MERCANTILE TRUST CO.	419	305						367
TRI-STATE BANK OF MEMPHIS	55,620	3,271	21,715	26,996	389	12,671	37,104	5,173
UNITED AMERICAN BANK OF MEMPHIS	155,329	16,284	30,938	93,160	1,266	38,324	100,640	11,185
SMITH								
CITIZENS BANK	130,355	6,304	50,058	69,301	858	11,184	98,292	18,522

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
STEWART								
CUMBERLAND CITY BANK	18,740	808	6,228	10,470	102	1,848	14,885	1,782
FARMERS AND MERCHANTS BANK	14,665	792	2,521	9,943	54	985	12,497	1,048
PEOPLES BANK	42,836	1,776	10,144	29,072	381	4,224	34,954	3,076
SULLIVAN								
BANK OF TENNESSEE	91,316	6,518	32,185	47,662	770	17,334	65,374	8,038
TRI CITY BANK AND TRUST COMPANY	180,865	15,038	59,804	91,619	1,207	25,987	135,876	16,688
SUMNER								
FARMERS BANK	72,014	4,994	21,320	40,587	523	11,341	52,184	7,317
VOLUNTEER STATE BANK	73,076	4,766	19,494	41,015	421	11,519	55,166	5,304
TIPTON								
BANK OF MASON	5,286	1,572	994	1,617	28	963	3,615	598
BRIGHTON BANK	14,289	1,851	2,958	8.834	140	1,617	11,412	1,054
FIRST STATE BANK	69,152	5,726	19,242	40,842	770	8,366	53,548	5,414
MUNFORD UNION BANK	29,374	2,256	7,806	15,277	169	3,236	22,570	2,805
TIPTON COUNTY BANK	136,294	20,373	47,825	58,697	1,300	15,060	104,079	10,611
UNION SAVINGS BANK	38,292	4,902	10,755	20,929	222	4,985	29,679	3,019
TROUSDALE								
BANK OF HARTSVILLE	25,882	1,422	7,039	14,834	140	3,136	19,826	2,503
CITIZENS BANK	24,146	1,923	4,949	15,628	180	3,577	18,121	2,184
UNION								
FIRST STATE BANK	24,179	2,118	9,651	11,149	177	2,967	19,214	1,749
VAN BUREN								
CITIZENS BANK	10,182	896	2,909	5,945	112	1,369	7,621	1,094

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
WARREN								
CITY BANK AND TRUST COMPANY	152,998	6,445	65,395	76,278	1,050	14,326	123,846	13,159
FIRST AMERICAN BANK	29,340	4,240		19,875	179	3,262	24,163	1,605
WASHINGTON								
HAMILTON BANK OF UPPER EAST TENNESSEE	225,260	15,246	73,567	123,701	1,962	39,840	145,871	17,529
SOVRAN BANK/TRI-CITIES	71,497	9,195	10,661	48,432	581	12,010	50,344	5,535
WAYNE								
BANK OF WAYNESBORO	38,248	1,141	15,441	19,526	231	3,890	28,577	4,822
PEOPLES BANK	22,826	2,691	3,421	14,035	211	3,100	18,842	730
WAYNE COUNTY BANK	37,584	2,140	7,220	24,882	441	3,622	29,355	4,194
WEAKLEY								
BANK OF GLEASON	32,395	3,637	10,672	16,009	196	4,180	24,412	3,501
BANK OF SHARON	40,529	2,620	17,340	19,002	213	3,402	32,271	4,443
CITY STATE BANK	45,272	2,580	17,158	24,182	246	4,040	36,407	4,301
DUKEDOM BANK	20,918	1,264	9,484	8,618	107	2,238	17,122	1,412
GREENFIELD BANKING COMPANY	29,111	1,883	13,814	11,768	150	2,285	23,692	2,779
MARTIN BANK	42,865	1,518	23,039	16,887	332	4,924	33,832	3,819
WEAKLEY COUNTY BANK	28,510	3,787	6,997	16,938	187	2,562	23,354	2,433
WILLIAMSON								
FIRST CITIZENS BANK	13,381	752	4,409	6,558	28	663	9,166	3,442
SOVRAN BANK/WILLIAMSON COUNTY	345,409	30,031	53,779	250,290	3,003	44,983	258,309	27,658

CONDITION OF INDIVIDUAL STATE CHARTERED BANKS ON DECEMBER 31, 1987

COUNTY AND BANK	TOTAL ASSETS	CASH & DUE	SECURITIES	LOANS AND LEASES	LOAN RESERVE	NON INT BEARING DEPOSITS	INT BEARING DEPOSITS	EQUITY CAPITAL
WILSON								
FIRST SOUTHERN BANK	58,617	3,897	9,499	41,468	411	10,504	42,846	4,422
LEBANON BANK	136,196	10,720	51,359	69,956	709	22,827	100,755	11,095
PEOPLES BANK	66,914	3,857	18,432	40,997	792	9,654	5.,475	5,395
WILSON BANK AND TRUST	27,986	4,459	5,962	14,781	25	2,765	19,973	5,032

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
ANDERSON			
ANDERSON COUNTY BANK	47.0	93.2	6.4
SOVRAN BANK/EASTERN	77.3	81.5	8.3
BEDFORD			
BEDFORD COUNTY BANK	61.1	90.4	7.9
BENTON			
BANK OF CAMDEN	54.2	89.5	10.1
BLOUNT			
AMERICAN FIDELITY BANK	72.3	84.9	7.4
CITIZENS BANK OF BLOUNT COUNTY	54.3	90.3	6.6
BRADLEY			
BANK OF CLEVELAND	69.6	87.5	11.7
CLEVELAND BANK AND TRUST COMPANY	67.7	86.3	9.5
FIRST CITIZENS BANK OF CLEVELAND	75.8	83.1	7.7
MERCHANTS BANK	66.0	81.5	9.5
CAMPBELL			
FIRST STATE BANK	29.4	87.0	8.5
UNION BANK	24.7	85.6	12.7
CANNON			
BANK OF COMMERCE	34.6	88.4	6.8
MELTONS BANK	32.5		61.9
CARROLL			
BANK OF HUNTINGDON	41.6	85.0	7.5
CARROLL BANK AND TRUST	64.0	86.3	7.2
CITIZENS BANK AND TRUST COMPANY	37.9	87.3	8.8
FARMERS AND MERCHANTS BANK	60.9	89.0	6.9
MCKENZIE BANKING COMPANY	49.0	87.4	11.0
CARTER			
CARTER COUNTY BANK	46.3	85.9	6.8
CITIZENS BANK	84.7	86.8	9.7
CHEATHAM			
CHEATHAM STATE BANK	75.2	87.5	6.4
CHESTER			
CHESTER COUNTY BANK	68.2	80.6	10.4
FIRST STATE BANK	30.5	81.7	11.4

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
CLAIBORNE			
CITIZENS BANK	36.8	86.6	9.0
CLAIBORNE COUNTY BANK	47.1	86.4	10.3
COMMERCIAL BANK	55.5	87.0	6.7
CLAY			
CLAY COUNTY BANK	59.9	86.2	9.9
COCKE			
MERCHANTS PLANTERS BANK	41.2	87.6	7.0
COFFEE			
AMERICAN CITY BANK OF TULLAHOMA	64.9	80.7	6.8
COFFEE COUNTY BANK	53.1	81.1	13.6
PEOPLES BANK AND TRUST COMPANY	56.5	81.1	7.9
CROCKETT			
BANK OF ALAMO	45.9	80.3	10.0
BANK OF CROCKETT	46.3	86.0	7.7
BANK OF FRIENDSHIP	32.5	87.5	9.3
BELLS BANKING COMPANY	69.6	89.6	8.1
PLANTERS BANK OF MAURY CITY	51.8	75.9	10.7
CUMBERLAND			
CUMBERLAND COUNTY BANK	47.7	88.6	5.6
DAVIDSON			
BANK OF GOODLETTSVILLE	64.4	85.5	7.7
CITIZENS SAVINGS BANK & TRUST COMPANY	62.6	71.1	4.0
DOMINION BANK OF MIDDLE TENNESSEE	93.5	79.6	5.9
FIRST CUMBERLAND BANK	11.4	70.8	53.6
NASHVILLE BANK OF COMMERCE	89.8	73.2	5.0
SOVRAN BANK/CENTRAL SOUTH	78.9	82.3	6.5
DECATUR			
CITIZENS STATE BANK	57.9	84.4	6.4
DECATUR COUNTY BANK	36.5	89.0	9.9
FARMERS BANK	52.1	81.0	7.3
DEKALB			
CITIZENS BANK	37.5	92.2	8.3
DEKALB COUNTY BANK AND TRUST COMPANY	67.0	88.0	7.4
LIBERTY STATE BANK	60.2	91.7	5.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
DICKSON			
BANK OF DICKSON	44.5	86.5	8.4
FARMERS AND MERCHANTS BANK	44.2	85.3	8.1
PEOPLES BANK	60.6	85.1	8.0
DYER			
SECURITY STATE BANK	30.7	91.7	7.0
FAYETTE			
FIRST STATE BANK OF FAYETTE COUNTY	38.9	90.6	7.9
MOSCOW SAVINGS BANK	50.9	87.6	9.8
OAKLAND DEPOSIT BANK	73.8	85.9	7.2
SOMERVILLE BANK AND TRUST COMPANY	78.5	86.7	13.5
FENTRESS			
FENTRESS COUNTY BANK	53.1	83.3	8.7
UNION BANK	53.1	86.6	14.4
FRANKLIN			
BANK OF HUNTLAND	59.4	83.1	5.2
FRANKLIN COUNTY BANK	63.7	84.3	8.1
GIBSON			
BANK OF BRADFORD	37.7	89.0	9.4
BANK OF COMMERCE	46.0	86.4	9.0
BANK OF DYER	37.0	88.4	8.2
BANK OF TRENTON AND TRUST COMPANY	59.4	86.5	4.9
CITIZENS STATE BANK	73.3	84.2	9.0
FARMERS AND MERCHANTS BANK	72.5	88.0	8.1
MEDINA BANKING COMPANY	42.3	88.0	9.7
MERCHANTS STATE BANK	46.3	88.3	8.1
MILAN BANKING COMPANY	28.7	87.7	7.7
GILES			
BANK OF ARDMORE	63.4	84.5	6.3
BANK OF FRANKEWING	72.7	91.7	10.1
UNION BANK	42.0	89.3	9.3
GRAINGER			
CITIZENS BK & TRUST CO. OF GRAINGER CO.	50.7	81.0	10.3
GREENE			
ANDREW JOHNSON BANK	69.3	83.4	7.4
GREENE COUNTY BANK	57.1	92.0	10.8
SOVRAN BANK/GREENEVILLE	69.7	86.3	9.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
HAMBLEN			
HAMILTON BANK OF MORRISTOWN	76.0	84.3	7.5
UNITED SOUTHERN BANK OF MORRISTOWN	62.6	77.4	6.1
HAMILTON			
PIONEER BANK	49.0	77.9	10.5
SOVRAN BANK/CHATTANOOGA	83.5	79.4	6.7
THE BANK OF EAST RIDGE	60.0	86.4	9.4
VOLUNTEER BK & TR CO OF HAMILTON COUNTY	57.6	86.0	7.5
HANCOCK			
CITIZENS BANK	68.8	70.3	8.7
HARDEMAN			
BANK OF BOLIVAR	54.2	85.0	5.6
BANK OF MIDDLETON	57.3	90.8	7.6
HARDEMAN COUNTY BANK	70.7	87.4	6.0
MERCHANTS PLANTERS BANK	64.4	89.5	6.9
WHITEVILLE BANK	55.0	86.4	7.1
HARDIN			
CITIZENS BANK	44.0	83.6	7.8
HARDIN COUNTY BANK	67.7	85.9	7.7
HAWKINS			
CITIZENS UNION BANK	52.3	85.2	10.6
HAYWOOD			
BROWNSVILLE BANK	75.4	87.9	10.6
THE FIRST STATE BANK	46.5	85.7	10.0
HENDERSON			
CENTRAL STATE BANK	42.5	85.4	10.8
FARMERS STATE BANK	70.5	81.1	7.4
HENDERSON COUNTY BANK	57.4	84.4	28.4
PEOPLES BANK	24.1	88.6	8.2
HENRY			
COMMERCIAL BANK AND TRUST COMPANY	53.2	88.9	7.6
SECURITY BANK AND TRUST COMPANY	68.8	91.5	7.4
HICKMAN			
SOVRAN BANK OF HICKMAN COUNTY	47.2	90.7	14.0
HOUSTON			
ERIN BANK & TRUST COMPANY	42.3	83.7	13.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
JACKSON			
CITIZENS BANK	58.8	88.7	10.3
JACKSON COUNTY BANK	47.9	86.0	8.7
JEFFERSON			
FIRST PEOPLES BANK OF JEFFERSON COUNTY	65.6	86.0	7.2
JOHNSON			
FARMERS STATE BANK	48.6	85.7	10.3
JOHNSON COUNTY BANK	55.2	89.8	8.4
KNOX			
BANK OF EAST TENNESSEE	82.8	83.3	11.8
NBC KNOXVILLE BANK	71.6	93.3	6.9
THE TRUST COMPANY OF KNOXVILLE	59.4	83.1	97.9
VALLEY FIDELITY BANK	64.4	79.0	8.8
LAKE			
FIRST STATE BANK AND TRUST COMPANY	44.4	79.0	11.1
LAUDERDALE			
BANK OF HALLS	35.6	86.5	9.0
BANK OF RIPLEY	50.1	87.6	10.4
FARMERS UNION BANK	61.6	87.5	9.1
GATES BANKING AND TRUST COMPANY	40.3	85.5	7.7
THE LAUDERDALE COUNTY BANK	62.2	76.6	10.9
LAWRENCE			
COMMUNITY BANK & TRUST	30.8	86.7	11.1
LEWIS			
FIRST CITIZENS BANK OF HOHENWALD	41.8	88.5	8.0
LEWIS COUNTY BANK	80.7	86.4	8.9
LINCOLN			
LINCOLN COUNTY BANK	78.3	79.7	8.8
THE PEOPLES BANK OF ELK VALLEY	65.3	77.9	7.1
LOUDON			
BANK OF LOUDON COUNTY	69.1	86.2	8.8
FIRST AMERICAN BANK	55.8	77.0	95.6

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
MCMINN			
BANK OF NIOTA	56.8	80.2	8.4
CITY AND COUNTY BANK IN MCMINN COUNTY	52.8	74.0	8.3
SOUTHERN UNITED BANK OF MCMINN COUNTY	35.6	87.7	6.8
MCNAIRY			
BANK OF ADAMSVILLE	55.6	79.3	9.2
FARMERS AND MERCHANTS BANK	60.2	80.2	7.1
HOME BANKING COMPANY	43.7	83.7	7.5
SELMER BANK AND TRUST	51.8	84.9	10.8
MACON			
CITIZENS BANK OF LAFAYETTE	63.6	87.0	8.3
MACON BANK AND TRUST COMPANY	51.8	85.7	8.2
MARION			
CITIZENS STATE BANK	73.3	88.7	8.0
FIRST BANK OF MARION COUNTY	70.5	85.5	8.1
MARION TRUST AND BANKING COMPANY	55.5	88.5	8.2
MARSHALL			
BANK OF BELFAST	67.9	91.0	7.9
FARMERS BANK	75.2	88.7	8.3
FIRST STATE BANK	20.0	81.5	11.1
PEOPLES AND UNION BANK	53.1	85.7	10.0
MAURY			
MIDDLE TENNESSEE BANK	43.6	90.6	8.4
THE FIRST BANK OF MAURY COUNTY	37.8	87.4	3.1
MEIGS			
MEIGS COUNTY BANK	70.9	86.7	7.6
MONROE			
BANK OF MADISONVILLE	60.0	90.3	8.4
SWEETWATER VALLEY BANK	67.8	82.3	9.0
MONTGOMERY			
NORTHERN BANK OF TENNESSEE	78.3	82.5	7.6
SOVRAN BANK/CLARKSVILLE	71.2	85.5	8.1
MOORE			
THE FARMERS BANK OF LYNCHBURG, TENNESSEE	24.2	85.0	11.9
MORGAN			
CITIZENS BANK AND TRUST COMPANY	48.5	84.6	7.1

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
OBION			
BANK OF TROY	72.9	87.1	5.6
COMMERCIAL BANK	42.4	89.7	9.0
FARMERS BANK	42.2	91.1	10.3
FIRST STATE BANK	60.1	86.4	7.1
FIRST VOLUNTEER BANK	69.9	86.5	8.4
REELFOOT BANK	61.9	69.3	7.3
SOVRAN BANK/UNION CITY	73.1	87.3	9.8
OVERTON			
UNION BANK AND TRUST COMPANY	72.9	82.3	6.1
PERRY			
BANK OF PERRY COUNTY	69.8	82.1	9.5
FIRST STATE BANK	49.2	88.1	8.8
PICKETT			
PEOPLES BANK & TRUST COMPANY	76.4	93.0	6.8
PICKETT COUNTY BANK AND TRUST COMPANY	37.8	91.6	9.1
POLK			
BENTON BANKING COMPANY	71.6	73.1	7.4
DUCKTOWN BANKING COMPANY	66.6	88.8	7.0
PEOPLES BANK OF POLK COUNTY	83.2	90.1	8.5
PUTNAM			
AMERICAN BANK AND TRUST	64.0	86.1	6.7
BANK OF PUTNAM COUNTY	58.6	87.6	7.5
CITIZENS BANK OF COOKEVILLE, TENNESSEE	60.5	88.5	.5
RHEA			
FIRST BANK OF RHEA COUNTY	66.1	88.1	7.8
ROANE			
BANK OF ROANE COUNTY	57.2	88.6	7.4
RUTHERFORD			
FIRST AMERICAN BANK		97.2	95.9
FIRST CITY BANK	69.3	90.3	8.3
FIRST SOUTHERN BANK OF RUTHERFORD CO	80.5	74.1	6.9
MID-SOUTH BANK AND TRUST COMPANY	71.4	81.6	6.2
SCOTT			
FIRST TRUST AND SAVINGS BANK	62.4	86.6	8.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
SEQUATCHIE			
CITIZENS BANK OF DUNLAP AND PIKEVILLE	78.7	83.7	7.1
SEQUATCHIE COUNTY BANK	60.1	89.4	14.3
SEVIER			
SEVIER COUNTY BANK	49.2	87.6	8.2
TENNESSEE STATE BANK	81.9	85.9	6.2
SHELBY			
BANK OF BARTLETT	79.5	80.9	6.5
BARRETVILLE BANK AND TRUST COMPANY	54.6	80.8	16.1
BOATMEN'S BANK OF TENNESSEE	82.6	81.2	6.5
CITIZENS BANK	56.6	87.3	8.3
FIRST AMERICAN BANK	55.8	77.0	6.9
SOVRAN BANK/MEMPHIS	82.7	76.2	6.9
TENNESSEE BANK & TRUST	63.0	87.2	10.4
THE COMMUNITY BANK OF GERMANTOWN	77.5	83.5	5.7
THE FIRST MERCANTILE TRUST CO.	55.2	89.8	87.6
TRI-STATE BANK OF MEMPHIS	54.2	74.5	9.3
UNITED AMERICAN BANK OF MEMPHIS	67.0	72.4	7.2
SMITH			
CITIZENS BANK	63.3	89.8	14.2
STEWART			
CUMBERLAND CITY BANK	62.6	89.0	9.5
FARMERS AND MERCHANTS BANK	73.8	92.7	7.1
PEOPLES BANK	74.2	89.2	7.2
SULLIVAN			
BANK OF TENNESSEE	57.6	79.0	8.8
TRI CITY BANK AND TRUST COMPANY	56.6	83.9	9.2
SUMNER			
FARMERS BANK	63.9	82.1	10.2
VOLUNTEER STATE BANK	61.5	82.7	7.3
TIPTON			
BANK OF MASON	35.3	79.0	11.3
BRIGHTON BANK	67.8	87.6	7.4
FIRST STATE BANK	66.0	86.5	7.8
MUNFORD UNION BANK	59.2	87.5	9.5
TIPTON COUNTY BANK	49.3	87.4	7.8
UNION SAVINGS BANK	60.4	85.6	7.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1987

COUNTY AND BANKS	LOANS/ DEPOSITS	INT. BEARING DEP./ TOTAL DEPOSITS	CAPITAL/ ASSETS
TROUSDALE			
BANK OF HARTSVILLE	64.6	86.3	9.7
CITIZENS BANK	72.0	83.5	9.0
UNION			
FIRST STATE BANK	50.3	86.6	7.2
VAN BUREN			
CITIZENS BANK	66.1	84.8	10.7
WARREN			
CITY BANK AND TRUST COMPANY	55.2	89.6	8.6
FIRST AMERICAN BANK	72.5	88.1	5.5
WASHINGTON			
HAMILTON BANK OF UPPER EAST TENNESSEE	66.6	78.5	7.8
SOVRAN BANK/TRI-CITIES	77.7	80.7	7.7
WAYNE			
BANK OF WAYNESBORO	60.1	88.0	12.6
PEOPLES BANK	64.0	85.9	3.2
WAYNE COUNTY BANK	75.5	89.0	11.2
WEAKLEY			
BANK OF GLEASON	56.0	85.4	10.8
BANK OF SHARON	53.3	90.5	11.0
CITY STATE BANK	59.8	90.0	9.5
DUKEDOM BANK	44.5	88.4	6.8
GREENFIELD BANKING COMPANY	45.3	91.2	9.5
MARTIN BANK	43.6	87.3	8.9
WEAKLEY COUNTY BANK	65.4	90.1	8.5
WILLIAMSON			
FIRST CITIZENS BANK	66.7	93.3	25.7
SOVRAN BANK/WILLIAMSON COUNTY	82.5	85.2	8.0
WILSON			
FIRST SOUTHERN BANK	77.7	80.3	7.5
LEBANON BANK	56.6	81.5	8.1
PEOPLES BANK	67.1	84.2	8.1
WILSON BANK AND TRUST	65.0	87.8	18.0
STATE BANK AVERAGE	65.6	83.8	8.0

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1987

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1987 RANK	1986 RANK
SOVRAN BANK/CENTRAL SOUTH	NASHVILLE	2,812,954	1	1
DOMINION BANK OF MIDDLE TENNESSEE	NASHVILLE	921,592	2	2
FIRST AMERICAN BANK	MEMPHIS	604,233	3	3
BOATMEN'S BANK OF TENNESSEE	MEMPHIS	516,009	4	4
MID-SOUTH BANK AND TRUST COMPANY	MURFREESBORO	455,468	5	6
VALLEY FIDELITY BANK	KNOXVILLE	435,749	6	5
PIONEER BANK	CHATTANOOGA	370,971	7	8
SOVRAN BANK/WILLIAMSON COUNTY	FRANKLIN	345,409	8	7
SOVRAN BANK/MEMPHIS	MEMPHIS	276,554	9	9
HAMILTON BANK OF UPPER EAST TENNESSEE	JOHNSON CITY	225,260	10	10
NORTHERN BANK OF TENNESSEE	CLARKSVILLE	198,530	11	12
GREENE COUNTY BANK	GREENEVILLE	187,734	12	13
SOVRAN BANK/EASTERN	OAK RIDGE	181,310	13	14
TRI CITY BANK AND TRUST COMPANY	BLOUNTVILLE	180,865	14	11
CITIZENS UNION BANK	ROGERSVILLE	169,920	15	15
BARRETVILLE BANK AND TRUST COMPANY	MILLINGTON	168,170	16	16
THE COMMUNITY BANK OF GERMANTOWN	GERMANTOWN	155,353	17	23
UNITED AMERICAN BANK OF MEMPHIS	MEMPHIS	155,329	18	17
MIDDLE TENNESSEE BANK	COLUMBIA	155,314	19	19
CLEVELAND BANK AND TRUST COMPANY	CLEVELAND	153,154	20	21
CITY BANK AND TRUST COMPANY	MCMINNVILLE	152,998	21	20
AMERICAN BANK AND TRUST	COOKEVILLE	151,436	22	34
SOVRAN BANK/CHATTANOOGA	CHATTANOOGA	141,730	23	22
TIPTON COUNTY BANK	COVINGTON	136,294	24	27
LEBANON BANK	LEBANON	136,196	25	24
CITIZENS BANK OF COOKEVILLE, TENNESSEE	COOKEVILLE	131,664	26	18
CITIZENS BANK	CARTHAGE	130,355	27	25
COMMERCIAL BANK AND TRUST COMPANY	PARIS	126,023	28	28
BANK OF GOODLETTSVILLE	GOODLETTSVILLE	120,579	29	30
MERCHANTS PLANTERS BANK	NEWPORT	119,523	30	32
HAMILTON BANK OF MORRISTOWN	MORRISTOWN	118,273	31	26
BANK OF ROANE COUNTY	HARRIMAN	117,722	32	31
MERCHANTS BANK	CLEVELAND	117,278	33	29
SOVRAN BANK/CLARKSVILLE	CLARKSVILLE	116,022	34	33
SOVRAN BANK/GREENEVILLE	GREENEVILLE	110,125	35	35
BANK OF BARTLETT	BARTLETT	108,369	36	47
CITIZENS BANK	ELIZABETHTON	107,261	37	36
MERCHANTS STATE BANK	HUMBOLDT	104,296	38	38
BANK OF EAST TENNESSEE	KNOXVILLE	103,842	39	53
CITIZENS BANK OF BLOUNT COUNTY	MARYVILLE	102,171	40	43
SEVIER COUNTY BANK	SEVIERVILLE	98,984	41	41
CARTER COUNTY BANK	ELIZABETHTON	96,110	42	39
SOVRAN BANK/UNION CITY	UNION CITY	93,919	43	40
FIRST BANK OF MARION COUNTY	SO. PITTSBURG	93,601	44	42

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1987

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1987 RANK	1986 RANK
BANK OF TENNESSEE	KINGSPORT	91,316	45	37
UNION BANK	PULASKI	91,138	46	44
CITIZENS BANK OF LAFAYETTE	LAFAYETTE	89,510	47	75
BANK OF HUNTINGDON	HUNTINGDON	87,546	48	45
CENTRAL STATE BANK	LEXINGTON	87,027	49	48
FIRST CITY BANK	MURFREESBORO	86,184	50	77
FIRST CITIZENS BANK OF CLEVELAND	CLEVELAND	85,353	51	49
BROWNSVILLE BANK	BROWNSVILLE	84,312	52	46
SWEETWATER VALLEY BANK	SWEETWATER	83,797	53	50
BANK OF PUTNAM COUNTY	COOKEVILLE	83,443	54	54
BANK OF COMMERCE	WOODBURY	83,046	55	51
TENNESSEE STATE BANK	GATLINBURG	82,171	56	64
BANK OF MADISONVILLE	MADISONVILLE	81,189	57	52
FIRST STATE BANK	HENDERSON	78,331	58	56
CLAIBORNE COUNTY BANK	TAZEWELL	75,067	59	61
BANK OF RIPLEY	RIPLEY	74,530	60	57
MACON BANK AND TRUST COMPANY	LAFAYETTE	73,787	61	62
THE FIRST STATE BANK	BROWNSVILLE	73,462	62	55
BANK OF LOUDON COUNTY	LENOIR CITY	73,247	63	59
VOLUNTEER STATE BANK	PORTLAND	73,076	64	67
FARMERS BANK	PORTLAND	72,014	65	58
SOVRAN BANK/TRI-CITIES	JOHNSON CITY	71,497	66	60
FIRST STATE BANK	COVINGTON	69,152	67	65
BANK OF DICKSON	DICKSON	68,938	68	71
BANK OF CAMDEN	CAMDEN	68,180	69	69
SOMERVILLE BANK AND TRUST COMPANY	SOMERVILLE	67,746	70	70
PEOPLES AND UNION BANK	LEWISBURG	67,451	71	63
PEOPLES BANK	LEBANON	66,914	72	66
COMMERCIAL BANK	HARROGATE	64,824	73	68
MILAN BANKING COMPANY	MILAN	61,325	74	74
HARDEMAN COUNTY BANK	BOLIVAR	60,757	75	72
CITIZENS BANK	NEW TAZEWELL	60,384	76	73
CITIZENS BK & TRUST CO. OF GRAINGER CO.	RUTLEDGE	58,882	77	79
HARDIN COUNTY BANK	SAVANNAH	58,821	78	76
FIRST SOUTHERN BANK	MT. JULIET	58,617	79	91
SELMER BANK AND TRUST	SELMER	58,105	80	78
SECURITY BANK AND TRUST COMPANY	PARIS	56,151	81	84
TRI-STATE BANK OF MEMPHIS	MEMPHIS	55,620	82	85
CITIZENS BANK	SMITHVILLE	55,072	83	93
BANK OF ARDMORE	ARDMORE	54,935	84	90
LINCOLN COUNTY BANK	FAYETTEVILLE	53,755	85	89
FARMERS UNION BANK	RIPLEY	53,752	86	83
FARMERS STATE BANK	MOUNTAIN CITY	53,637	87	92
PEOPLES BANK	VANLEER	52,219	88	104

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1987

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1987 RANK	1986 RANK
BEDFORD COUNTY BANK	SHELBYVILLE	51,999	89	87
DEKALB COUNTY BANK AND TRUST COMPANY	ALEXANDRIA	51,316	90	81
FIRST TRUST AND SAVINGS BANK	ONEIDA	50,696	91	88
CUMBERLAND COUNTY BANK	CROSSVILLE	50,379	92	86
UNION BANK	JAMESTOWN	48,555	93	96
CARROLL BANK AND TRUST	MCLEMORESVILLE	47,693	94	101
NASHVILLE BANK OF COMMERCE	NASHVILLE	47,290	95	177
FIRST PEOPLES BANK OF JEFFERSON COUNTY	JEFFERSON CITY	46,050	96	95
DUCKTOWN BANKING COMPANY	DUCKTOWN	45,932	97	94
CITIZENS BANK	SAVANNAH	45,893	98	98
CITIZENS BANK AND TRUST COMPANY	WARTBURG	45,432	99	100
CITY STATE BANK	MARTIN	45,272	100	99
REELFOOT BANK	HORNBEAK	44,824	101	112
MARION TRUST AND BANKING COMPANY	JASPER	44,594	102	97
SECURITY STATE BANK	NEWBERN	44,101	103	107
THE FARMERS BANK OF LYNCHBURG, TENNESSEE	LYNCHBURG	42,872	104	108
MARTIN BANK	MARTIN	42,865	105	106
PEOPLES BANK	DOVER	42,836	106	102
AMERICAN CITY BANK OF TULLAHOMA	TULLAHOMA	42,276	107	110
FIRST STATE BANK	KENTON	42,195	108	147
MCKENZIE BANKING COMPANY	MCKENZIE	42,076	109	103
FIRST CITIZENS BANK OF HOHENWALD	HOHENWALD	41,601	110	109
BANK OF SHARON	SHARON	40,529	111	114
JACKSON COUNTY BANK	GAINESBORO	40,254	112	115
VOLUNTEER BK & TR CO OF HAMILTON COUNTY	CHATTANOOGA	38,345	113	116
UNION SAVINGS BANK	COVINGTON	38,292	114	105
BANK OF WAYNESBORO	WAYNESBORO	38,248	115	111
UNION BANK AND TRUST COMPANY	LIVINGSTON	38,245	116	82
FRANKLIN COUNTY BANK	WINCHESTER	37,724	117	113
WAYNE COUNTY BANK	WAYNESBORO	37,584	118	117
BANK OF ALAMO	ALAMO	36,644	119	118
FIRST BANK OF RHEA COUNTY	SPRING CITY	35,209	120	128
MEIGS COUNTY BANK	DECATUR	34,419	121	121
BANK OF CROCKETT	BELLS	34,211	122	126
CHEATHAM STATE BANK	KINGSTON SPR.	33,813	123	141
FIRST STATE BANK	JACKSBORO	33,597	124	119
DECATUR COUNTY BANK	DECATURVILLE	33,574	125	125
CITY AND COUNTY BANK IN MCMINN COUNTY	ATHENS	33,518	126	122
PEOPLES BANK AND TRUST COMPANY	MANCHESTER	33,424	127	120
SOVRAN BANK OF HICKMAN COUNTY	CENTERVILLE	33,255	128	127
CITIZENS SAVINGS BANK & TRUST COMPANY	NASHVILLE	32,417	129	131
BANK OF GLEASON	GLEASON	32,395	130	123
FIRST STATE BANK	LINDEN	31,469	131	124
UNITED SOUTHERN BANK OF MORRISTOWN	MORRISTOWN	31,211	132	135

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1987

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1987 RANK	1986 RANK
MERCHANTS PLANTERS BANK	TOONE	30,344	133	152
BANK OF HALLS	HALLS	30,264	134	130
UNION BANK	JELLICO	30,235	135	133
FARMERS STATE BANK	LEXINGTON	30,209	136	139
ANDREW JOHNSON BANK	GREENEVILLE	30,068	137	137
BANK OF BOLIVAR	BOLIVAR	29,908	138	132
BANK OF TROY	TROY	29,751	139	129
MUNFORD UNION BANK	MUNFORD	29,374	140	138
FIRST AMERICAN BANK	MCMINNVILLE	29,340	141	208
GREENFIELD BANKING COMPANY	GREENFIELD	29,111	142	136
ERIN BANK & TRUST COMPANY	ERIN	28,877	143	148
WEAKLEY COUNTY BANK	DRESDEN	28,510	144	144
FENTRESS COUNTY BANK	JAMESTOWN	28,279	145	134
FIRST SOUTHERN BANK OF RUTHERFORD CO	MURFREESBORO	28,248	146	153
WILSON BANK AND TRUST	LEBANON	27,986	147	*
WHITEVILLE BANK	WHITEVILLE	27,761	148	143
SEQUATCHIE COUNTY BANK	DUNLAP	27,528	149	145
ANDERSON COUNTY BANK	CLINTON	27,528	150	*
PICKETT COUNTY BANK AND TRUST COMPANY	BYRDSTOWN	27,389	151	150
LIBERTY STATE BANK	LIBERTY	26,763	152	157
FARMERS BANK	PARSONS	26,668	153	151
FIRST STATE BANK AND TRUST COMPANY	TIPTONVILLE	26,522	154	149
FIRST STATE BANK OF FAYETTE COUNTY	SOMERVILLE	26,509	155	164
THE PEOPLES BANK OF ELK VALLEY	FAYETTEVILLE	26,139	156	155
NBC KNOXVILLE BANK	KNOXVILLE	26,098	157	223
BANK OF HARTSVILLE	HARTSVILLE	25,882	158	154
BANK OF TRENTON AND TRUST COMPANY	TRENTON	25,527	159	140
BANK OF COMMERCE	TRENTON	25,404	160	142
FARMERS AND MERCHANTS BANK	DYER	24,489	161	159
FIRST STATE BANK	MAYNARDVILLE	24,179	162	160
CITIZENS BANK	HARTSVILLE	24,146	163	167
BANK OF CLEVELAND	CLEVELAND	24,078	164	*
AMERICAN FIDELITY BANK	ALCOA	24,033	165	166
CITIZENS STATE BANK	SO. PITTSBURG	24,022	166	162
SOUTHERN UNITED BANK OF MCMINN COUNTY	ETOWAH	23,675	167	161
COMMERCIAL BANK	OBION	23,646	168	180
JOHNSON COUNTY BANK	MOUNTAIN CITY	23,638	169	168
CITIZENS BANK OF DUNLAP AND PIKEVILLE	DUNLAP	23,631	170	170
CITIZENS STATE BANK	TRENTON	23,431	171	174
BENTON BANKING COMPANY	BENTON	23,274	172	171
BANK OF BRADFORD	BRADFORD	23,238	173	163
BANK OF ADAMSVILLE	ADAMSVILLE	22,935	174	165
PEOPLES BANK	CLIFTON	22,826	175	156
BANK OF MIDDLETON	MIDDLETON	21,976	176	173

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1987

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1987 RANK	1986 RANK
COMMUNITY BANK & TRUST	LAWRENCEBURG	21,526	177	172
PEOPLES BANK & TRUST COMPANY	BYRDSTOWN	21,350	178	175
DUKEDOM BANK	DUKEDOM	20,918	179	176
CITIZENS STATE BANK	PARSONS	19,619	180	190
FARMERS AND MERCHANTS BANK	ADAMSVILLE	19,605	181	185
BELLS BANKING COMPANY	BELLS	19,537	182	189
CITIZENS BANK	GAINESBORO	19,436	183	184
MEDINA BANKING COMPANY	MEDINA	19,259	184	183
CHESTER COUNTY BANK	HENDERSON	19,257	185	179
BANK OF PERRY COUNTY	LOBELVILLE	18,758	186	182
CUMBERLAND CITY BANK	CUMBERLAND CTY	18,740	187	191
BANK OF FRANKEWING	FRANKEWING	18,712	188	195
GATES BANKING AND TRUST COMPANY	GATES	18,677	189	188
TENNESSEE BANK & TRUST	MILLINGTON	17,681	190	181
BANK OF FRIENDSHIP	FRIENDSHIP	17,454	191	193
LEWIS COUNTY BANK	HOHENWALD	17,417	192	194
THE FIRST BANK OF MAURY COUNTY	COLUMBIA	17,341	193	178
THE BANK OF EAST RIDGE	EAST RIDGE	17,305	194	198
FARMERS BANK	CORNERSVILLE	16,885	195	192
COFFEE COUNTY BANK	MANCHESTER	16,072	196	196
CITIZENS BANK	SNEEDVILLE	15,480	197	197
FIRST STATE BANK	CHAPEL HILL	15,420	198	201
MOSCOW SAVINGS BANK	MOSCOW	14,988	199	206
OAKLAND DEPOSIT BANK	OAKLAND	14,796	200	203
BANK OF NIOTA	NIOTA	14,682	201	200
FARMERS AND MERCHANTS BANK	DOVER	14,665	202	207
PEOPLES BANK	SARDIS	14,453	203	199
BRIGHTON BANK	BRIGHTON	14,289	204	202
PEOPLES BANK OF POLK COUNTY	BENTON	14,271	205	209
CITIZENS BANK	COLLIERVILLE	14,267	206	205
BANK OF DYER	DYER	14,058	207	204
FARMERS AND MERCHANTS BANK	WHITE BLUFF	13,582	208	211
FIRST CITIZENS BANK	FRANKLIN	13,381	209	*
BANK OF HUNTLAND	HUNTLAND	13,311	210	212
FIRST VOLUNTEER BANK	UNION CITY	13,116	211	187
FARMERS AND MERCHANTS BANK	TREZEVANT	12,577	212	215
BANK OF BELFAST	BELFAST	11,575	213	218
HOME BANKING COMPANY	FINGER	11,262	214	217
CLAY COUNTY BANK	CELINA	10,895	215	214
FARMERS BANK	WOODLAND MILLS	10,689	216	216
THE LAUDERDALE COUNTY BANK	HALLS	10,569	217	219
CITIZENS BANK	SPENCER	10,182	218	213
PLANTERS BANK OF MAURY CITY	MAURY CITY	9,310	219	221
FIRST CUMBERLAND BANK	MADISON	9,099	220	*

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1987

(In Thousands)

NAME OF BANK	LOCATION	TOTAL ASSETS	1987 RANK	1986 RANK
CITIZENS BANK AND TRUST COMPANY	ATWOOD	7,712	221	222
HENDERSON COUNTY BANK	LEXINGTON	7,012	222	225
BANK OF MASON	MASON	5,286	223	224
FIRST AMERICAN BANK	SMYRNA	3,152	224	210
FIRST AMERICAN BANK	GREENBACK	1,696	225	158
THE TRUST COMPANY OF KNOXVILLE	KNOXVILLE	525	226	*
THE FIRST MERCANTILE TRUST CO.	MEMPHIS	419	227	*
MELTONS BANK	GASSAWAY	218	228	226

*NEW BANK

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1987

NAME OF BANK	CITY	TOTAL DEPOSITS (000)	1987 RANK	1986 RANK
FIRST TENNESSEE, N.A.	MEMPHIS	4,360,545	1	1
THIRD NATIONAL BANK	NASHVILLE	2,187,115	2	3
FIRST AMERICAN NATIONAL BANK	NASHVILLE	2,149,350	3	2
SOVRAN BANK/CENTRAL SOUTH	NASHVILLE	2,102,657	4	4
UNION PLANTERS NATIONAL BANK	MEMPHIS	1,549,641	5	5
NATIONAL BANK OF COMMERCE	MEMPHIS	1,036,456	6	6
AMERICAN NATIONAL BANK & TRUST CO.	CHATTANOOGA	953,670	7	7
FIRST AMERICAN NATIONAL BANK	KNOXVILLE	953,580	8	8
DOMINION BANK OF MIDDLE TENNESSEE	NASHVILLE	716,607	9	9
FIRST AMERICAN BANK	MEMPHIS	538,618	10	11
BOATMEN'S BANK OF TENNESSEE	MEMPHIS	475,445	11	10
FIRST AMERICAN NATIONAL BANK	KINGSPORT	468,114	12	12
MID-SOUTH BANK & TRUST COMPANY	MURFREESBORO	413,664	13	13
FIRST AMERICAN NATIONAL BANK	JACKSON	367,723	14	14
VALLEY FIDELITY BANK & TRUST COMPANY	KNOXVILLE	362,356	15	15
THIRD NATIONAL BANK	KNOXVILLE	360,846	16	16
PIONEER BANK	CHATTANOOGA	324,165	17	18
SOVRAN BANK/WILLIAMSON COUNTY	FRANKLIN	303,292	18	17
SOVRAN BANK/MEMPHIS	MEMPHIS	234,810	19	19
FIRST FARMERS AND MERCHANTS NATIONAL BANK	COLUMBIA	204,969	20	*

*NOT LISTED PREVIOUS YEAR

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
B.P.C. CORP.	
BANK OF PUTNAM COUNTY, COOKEVILLE	83,443
CUMBERLAND COUNTY BANK, CROSSVILLE	50,379
TOTALS	133,822
BARRETVILLE BANK & TRUST COMPANY	
BARRETVILLE BANK & TRUST, BARRETVILLE	168,170
THE SOMERVILLE BANK & TRUST, SOMERVILLE	67,746
TOTALS	235,916
CBS BANCSHARES, INC.	
CITIZENS BANK, GAINESBORO	19,436
CITIZENS BANK OF SPENCER, SPENCER	10,182
TOTALS	29,618
COMMUNITY BANCSHARES, INC.	
THE COMMUNITY BANK OF GERMANTOWN	155,353
TENNESSEE BANK AND TRUST, MILLINGTON	17,681
TOTALS	173,034
COMMUNITY GROUP, INC.	
COMMUNITY BANK & TRUST, LAWRENCEBURG	21,526
FENTRESS COUNTY BANK, JAMESTOWN	28,279
THE FIRST STATE BANK, JACKSBORO	33,597
MARION TRUST & BANKING, JASPER	44,594
TOTALS	127,996
DOMINION BANKSHARES CORP.	
DOMINION BANK OF MIDDLE TENNESSEE, NASHVILLE	921,592
THE FIRST NATIONAL BANK, CLARKSVILLE	230,199
FIRST NATIONAL BANK OF SPRINGFIELD, SPRINGFIELD	78,175
UNION NATIONAL BANK, FAYETTEVILLE	113,410
TOTALS	1,343,376
FCB CORP.	
THE FIRST NATIONAL BANK, MANCHESTER	51,160
MELTONS BANK, GASSAWAY	218
TOTALS	51,378

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
FIRST AMERICAN CORP.	
FIRST AMERICAN BANK, GREENBACK	1,696
FIRST AMERICAN BANK, MCMINNVILLE	29,340
FIRST AMERICAN BANK, MEMPHIS	642,654
FIRST AMERICAN NATIONAL BANK OF CHATTANOOGA, CHATTANOOGA	185,055
FIRST AMERICAN NATIONAL BANK OF JACKSON, JACKSON	415,757
FIRST AMERICAN NATIONAL BANK, JEFFERSON CITY	64,463
FIRST AMERICAN NATIONAL BANK, KINGSPORT	574,073
FIRST AMERICAN NATIONAL BANK, KNOXVILLE	1,184,582
FIRST AMERICAN NATIONAL BANK, NASHVILLE	3,269,986
FIRST AND PEOPLES NATIONAL BANK, GALLATIN	68,348
TOTALS	6,435,954
FIRST STATE BANCORPORATION	
THE FIRST STATE BANK AND TRUST COMPANY, TIPTONVILLE	26,522
THE MARTIN BANK, MARTIN	42,865
TOTALS	69,387
FIRST TENNESSEE NATIONAL CORP.	
FIRST TENNESSEE BANK, NA, MEMPHIS	5,613,366
LEBANON BANK, LEBANON	136,196
TOTALS	5,749,562
INDEPENDENT SOUTHERN BANCSHARES, INC.	
BROWNSVILLE BANK, BROWNSVILLE	84,312
FARMERS UNION BANK, RIPLEY	53,752
THE UNION SAVINGS BANK, COVINGTON	38,292
TOTALS	176,356
LCB CORP., INC.	
BANK OF HUNTLAND, HUNTLAND	13,311
LINCOLN COUNTY BANK, FAYETTEVILLE	53,755
TOTALS	67,066

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
NATIONAL COMMERCE BANCORPORATION	
NBC KNOXVILLE BANK, KNOXVILLE	26,098
NASHVILLE BANK OF COMMERCE, NASHVILLE	47,290
NATIONAL BANK OF COMMERCE, MEMPHIS	1,317,740
TOTALS	1,391,128
NORTHERN OF TENNESSEE CORP.	
BEDFORD COUNTY BANK, SHELBYVILLE	51,999
FIRST SOUTHERN BANK, MOUNT JULIET	58,617
FIRST SOUTHERN BANK OF MURFREESBORO, MURFREESBORO	28,248
NORTHERN BANK OF TENNESSEE, CLARKSVILLE	198,530
TOTALS	337,394
SECURITY BANCORP OF TENNESSEE, INC.	
BANK OF CROCKETT, BELLS	34,211
BANK OF HALLS, HALLS	30,264
GATES BANKING AND TRUST, GATES	18,677
SECURITY STATE BANK, NEWBERN	44,101
TOTALS	127,253
SHARON BANCSHARES, INC.	
THE BANK OF SHARON, SHARON	40,529
CITY STATE BANK, MARTIN	45,272
TOTALS	85,801
SOVRAN FINANCIAL CORP.	
SOVRAN BANK/CENTRAL SOUTH, NASHVILLE	2,812,954
SOVRAN BANK/CHATTANOOGA, CHATTANOOGA	141,730
SOVRAN BANK/CLARKSVILLE, CLARKSVILLE	116,022
SOVRAN BANK/EASTERN, OAK RIDGE	181,310
SOVRAN BANK/GREENEVILLE, GREENEVILLE	110,125
SOVRAN BANK/HICKMAN COUNTY, CENTERVILLE	33,255
SOVRAN BANK/MARSHALL COUNTY, LEWISBURG	65,320
SOVRAN BANK/MEMPHIS, MEMPHIS	276,554
SOVRAN BANK/TRI-CITIES, JOHNSON CITY,	71,497
SOVRAN BANK/UNION CITY, UNION CITY	93,919
SOVRAN BANK/WILLIAMSON COUNTY, FRANKLIN	345,409
TOTALS	4,248,095

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
SUNTRUST BANKS, INC.	
AMERICAN NATIONAL BANK, CHATTANOOGA	1,117,240
BANK OF LOUDON COUNTY, LENOIR CITY	73,247
CITIZENS BANK, SAVANNAH	45,893
THE FIRST NATIONAL BANK, LAWRENCEBURG	105,555
FIRST VOLUNTEER BANK, UNION CITY	13,116
HAMILTON BANK OF MORRISTOWN, MORRISTOWN	118,273
HAMILTON BANK OF UPPER EAST TENNESSEE, JOHNSON CITY	225,260
MERCHANTS BANK, CLEVELAND	117,278
MID-SOUTH BANK & TRUST, MURFREESBORO	455,468
THE PEOPLES BANK, LEBANON	66,914
THIRD NATIONAL BANK, KNOXVILLE	394,224
THIRD NATIONAL BANK, LAKE CITY	123,239
THIRD NATIONAL BANK, NASHVILLE	2,667,834
THIRD NATIONAL BANK, SEVIERVILLE	110,586
THE UNION BANK, PULASKI	91,138
TOTALS	5,725,265
SWEETWATER VALLEY CORP.	
CITY & COUNTY BANK OF MCMINN COUNTY, ATHENS	33,518
SWEETWATER VALLEY BANK, SWEETWATER	83,797
TOTALS	117,315
UNION PLANTERS CORP.	
BANK OF ROANE COUNTY, HARRIMAN	117,722
BANK OF TRENTON AND TRUST CO., TRENTON	25,527
FIRST CITIZENS BANK OF HOHENWALD, HOHENWALD	41,601
THE FIRST NATIONAL BANK, CROSSVILLE	111,110
MERCHANTS STATE BANK, HUMBOLDT	104,296
UNION PLANTERS NATIONAL BANK, MEMPHIS	2,279,862
TOTALS	2,680,118
VOLUNTEER BANCSHARES, INC.	
FIRST NATIONAL BANK OF SELMER, SELMER	29,526
JACKSON NATIONAL BANK, JACKSON	231,794
THE MILAN BANKING COMPANY, MILAN	61,325
TOTALS	322,645

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
ADAMSVILLE BANCSHARES, INC., ADAMSVILLE	22,935
AMERICAN BANCSHARES, INC., COOKEVILLE	151,436
AMERICAN CITY BANCORP, INC., TULLAHOMA	42,276
ANDREW JOHNSON BANCSHARES, INC., GREENEVILLE	30,068
ARDMORE BANCSHARES, INC., ARDMORE	54,935
BANCORP OF HUNTINGDON, HUNTINGDON	87,546
BANCSHARES OF CAMDEN, INC., CAMDEN	68,180
BANCSHARES OF GLEASON, INC., GLEASON	32,395
BANCSHARES OF RIPLEY, INC., RIPLEY	74,530
BANCTENN CORP., KINGSPORT	91,316
BASIN BANCORP, INC., DUCKTOWN	45,932
BELFAST HOLDING COMPANY, BELFAST	11,575
BENTON BANCSHARES, INC., BENTON	23,274
BOATMEN'S BANCSHARES, INC., ST. LOUIS, MO	516,009
BOC BANCORP, INC., WOODBURY	83,046
BRADFORD BANCSHARES, INC., BRADFORD	23,238
BRIGHTON BANCORP, INC., BRIGHTON	14,332
CBC BANCORP, INC., COOKEVILLE	131,664
CB&T, INC., MCMINNVILLE	152,998
CBTC HOLDING COMPANY, INC., PARIS	126,023
CENTRAL STATE BANCORP, INC., LEXINGTON	87,027

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
CHEATHAM STATE BANK EMPLOYEE STOCK OWNERSHIP, KINGSTON SPRINGS	33,813
CHESTER COUNTY BANCSHARES, INC., HENDERSON	19,257
CITCO BANCSHARES, INC., ELIZABETHTON	107,261
CITIZENS BANCORP, INC., NEW TAZEWELL	60,384
CITIZENS CORP., MANCHESTER	55,072
CITIZENS FIRST BANCORP, INC., UNION CITY	13,116
CITIZENS OF GRAINGER COUNTY CORP., RUTLEDGE	58,882
CITIZENS OF HARDEMAN CO. FINANCIAL SERVICES, WHITEVILLE	27,761
CITIZENS STATE BANK ESOT, TRENTON	23,431
CITIZENS UNION CORP., ROGERSVILLE	169,920
CLAY COUNTY BANCSHARES, INC., CELINA	10,895
CLAIBORNE HOLDING COMPANY, INC., TAZEWELL	75,067
COFFEE COUNTY BANCSHARES, INC., MANCHESTER	16,072
COMMERCIAL BANCORP, INC., OBION	23,646
COMMUNITY FINANCIAL SERVICES, INC., BOLIVAR	29,908
CONSOLIDATED BANCORPORATION, INC., CHATTANOOGA	38,345
CNB BANCSHARES, INC., SEVIERVILLE	60,950
CROCKETT COUNTY BANCSHARES, INC., BELLS	19,537
CUMBERLAND BANCSHARES, INC., HARTSVILLE	24,146
CUMBERLAND VALLEY BANCSHARES, INC., GOODLETTSVILLE	9,099
DICKSON FINANCIAL CORP., DICKSON	68,938
DIXIE BANCSHARES, INC., DUKEDOM	20,918

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
DYER F & M BANCSHARES, INC., DYER	24,489
EAST RIDGE BANCSHARES, INC., EAST RIDGE	17,305
EAST TENNESSEE BANCORP., INC., KNOXVILLE	103,842
ELK VALLEY BANCSHARES, INC., FAYETTEVILLE	26,139
ETOWAH BANCING COMPANY, ETOWAH	23,675
F & M BANCSHARES, INC., TREZEVANT	12,577
F N BANCORP, INC., TULLAHOMA	47,264
FARMERS AND MERCHANTS BANCORP, INC., DOVER	14,665
FIRST BANCORP, INC., ONEIDA	75,852
FIRST CITIZENS BANCORP., CLEVELAND	85,353
FIRST CITIZENS BANCSHARES, INC., DYERSBURG	193,526
FIRST COMMUNITY BANCSHARES, INC., MIDDLETON	21,976
FIRST FARMERS BANCSHARES, INC., PORTLAND	72,014
FIRST FARMERS AND MERCHANTS CORP., COLUMBIA	229,845
FIRST FINANCIAL SERVICES, INC., BROWNSVILLE	73,462
FIRST FRANKLIN BANCSHARES, INC., ATHENS	100,025
FIRST HOLDING COMPANY, LIVINGSTON	42,723
FIRST MCMINNVILLE CORP., MCMINNVILLE	119,345
FIRST NATIONAL BANCORP OF SHELBYVILLE, INC., SHELBYVILLE	136,216
FIRST NATIONAL BANCSHARES CORP., LEXINGTON	42,318
FIRST NORTHWEST BANCSHARES, INC., KENTON	42,195
FIRST PEOPLES BANCORP, INC., JEFFERSON CITY	46,050

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
FIRST PIKEVILLE BANCSHARES, INC., PIKEVILLE	31,504
FIRST PULASKI NATIONAL CORP., PULASKI	132,981
FIRST ROANE COUNTY BANKCORP, INC., ROCKWOOD	118,231
FIRST SOUTH BANCORP, INC., SCOTTS HILL	30,209
FIRST STATE BANCSHARES, INC., SOMERVILLE	26,509
FIRST UNION CORP., CHARLOTTE, NC	12,912
FIRST VIRGINIA BANKS, INC., FALLS CHURCH, VA	180,865
FRANKEWING BANCSHARES, INC., FRANKEWING	18,712
FRANKLIN FIRST NATIONAL CORP., DECHERD	57,062
FRIENDSHIP BANCSHARES, INC., FRIENDSHIP	17,454
FSB, INC., COVINGTON	69,152
GARRETT BANCSHARES, INC., GOODLETTSVILLE	120,579
GENERAL BANCSHARES, INC., SOUTH PITTSBURG	24,022
GREENE COUNTY BANCSHARES, INC., GREENEVILLE	187,734
GREENFIELD BANCSHARES, INC., GREENFIELD	29,111
HARDEMAN COUNTY INVESTMENT COMPANY, INC., BOLIVAR	60,757
HARDIN COUNTY BANCSHARES, INC., SAVANNAH	58,821
HARROGATE CORP., HARROGATE	64,824
HARTSVILLE BANCSHARES, INC., HARTSVILLE	25,882
HERITAGE FINANCIAL CORP., LOUDON	47,104
JAMESTOWN UNION BANCSHARES, INC., JAMESTOWN	48,555

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
LAFOLLETTE FIRST NATIONAL CORP., LAFOLLETTE	59,561
MACON BANCTRUST, INC., LAFAYETTE	73,787
MEDINA BANCSHARES, INC., MEDINA	19,259
MEIGS COUNTY BANCSHARES, INC., DECATUR	34,419
MERCHANTS & PLANTERS BANCSHARES, INC., TOONE	30,344
MERCHANTS AND PLANTERS CORP., NEWPORT	119,523
METROPOLITAN BANCSHARES, INC., MUNFORD	29,374
MONROE BANCSHARES, INC., MADISONVILLE	81,189
MOSCOW BANCSHARES, INC., MOSCOW	14,988
NBN CORP., NEWPORT	59,049
PB BANCSHARES, INC., CLIFTON	22,826
PEOPLE BANCORP, INC., MANCHESTER	33,424
PEOPLES NATIONAL OF LAFOLLETTE FINANCIAL CO., LAFOLLETTE	71,233
THE PEOPLES NATIONAL BANCORP, INC., SHELBYVILLE	97,638
PERRY COUNTY HOLDING COMPANY, LINDEN	31,469
PICKETT COUNTY BANCSHARES, INC., BYRDSTOWN	27,389
PROGRESSIVE FINANCIAL SERVICES, INC., MCKENZIE	42,109
REELFOOT BANCSHARES, INC., UNION CITY	44,824
REPUBLIC BANCSHARES, INC., WINCHESTER	37,724
RHEA COUNTY FINANCIAL CORP., SPRING CITY	35,177
SBT BANCSHARES, INC., SELMER	58,105

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
SECURITY BANCSHARES, INC., PARIS	56,151
SEQUATCHIE COUNTY BANCORP, INC., DUNLAP	27,528
SEQUATCHIE VALLEY BANCSHARES, INC., DUNLAP	23,631
SEVIER COUNTY BANCSHARES, INC., SEVIERVILLE	98,984
SOUTHEASTERN BANCSHARES, INC., NASHVILLE	51,316
SOUTHWEST TENNESSEE BANCSHARES, INC., ADAMSVILLE	19,605
STEWART COUNTY BANCORP, INC., DOVER	42,836
TENNESSEE BANCORP, ELIZABETHTON	96,110
TENNESSEE STATE BANCSHARES, INC., GATLINBURG	82,171
TOWNSEND FINANCIAL CORP., PARSONS	26,668
TRACORP, INC., TULLAHOMA	36,418
TRADERS BANCSHARES CORP., NASHVILLE	36,418
TRI-STATE BANCSHARES, INC., KNOXVILLE	52,876
TROY BANCORP, INC., TROY	29,751
TWIN CITIES FINANCIAL SERVICES, INC., MARYVILLE	102,171
U S BANCSHARES, MORRISTOWN	31,211
UNION BANCSHARES, INC., LIVINGSTON	38,245
UNION BANCSHARES OF CAMPBELL COUNTY, INC., JELLICO	30,235
UPPER CUMBERLAND BANCSHARES, INC., BYRDSTOWN	21,350
VOLUNTEER BANCORP, INC., SNEEDVILLE	15,480
VOLUNTEER STATE BANCSHARES, PORTLAND	73,076

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1987)

(000)

	TOTAL ASSETS
W.B.T. HOLDING COMPANY, MEMPHIS	155,329
WAYNE COUNTY BANCSHARES, INC., WAYNESBORO	37,584
WEAKLEY COUNTY BANCSHARES, INC., DRESDEN	27,713
WEST TENNESSEE BANCORP, INC., LEXINGTON	7,012
WEST TENNESSEE BANCSHARES, INC., BARTLETT	108,360

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 87 228 STATE BANKS
Cash and Due	9.10
Noninterest Bearing Balances	(6.43)
Interest Bearing Balances	(2.67)
Securities	26.62
Loans and Discounts (Gross)	57.03
Federal Funds Sold	3.75
Banking House & Fixtures	1.78
Real Estate & Investments	.31
Other Assets	1.63

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 87 228 STATE BANKS
Total Deposits	86.98
Noninterest Deposits	(14.13)
Interest Deposits	(72.85)
Fed Funds Pur & Sec Sold	3.27
Preferred Stock	.06
Common Stock	1.09
Surplus	1.94
Undivided Profits & Reserves	4.88
All Other Liabilities	1.78

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C LINE	31 DEC 87 228 STATE BANKS
Cash and Due/Total Deposits	(1A+1B/13A+13B)	10.47
Noninterest-Bearing Deposits/Total Deposits	(13A1+13B1/13A+13B)	16.24
Interest-Bearing Deposits/Total Deposits	(13A2+13B2/13A+13B)	83.76
Loans/Deposits	(4A/13A+13B)	65.58
Loans (Net)/Deposits	(4C/13A+13B)	64.72
Equity Capital/Total Deposits	(27/13A+13B)	9.16
Total Capital/Total Deposits	(19+27/13A+13B)	9.20
Loan Reserve/Loans	(4B/4A)	1.31
Equity Capital/Risk Assets	(27/12-1A-1B-6)	8.94
Total Capital/Risk Assets	(19+27/12-1A-1B-6)	8.98
Loans/Total Assets	(4A/12)	57.04
Loans(Net)/Total Assets	(4C/12)	56.29
Total Capital/Total Assets	(19+27/12)	8.00
Total Capital/Loans	(19+27/4A)	14.02
Securities/Total Assets	(2+5/12)	26.63
Banking House & Fixtures/Equity Capital	(6/27)	22.33

CREDIT UNIONS

STATE CREDIT UNIONS CHARTERED IN 1987

DATE	
3-4-87	Plateau Credit Union, Crossville
7-29-87	Tennessee State Employees Association Credit Union, Nashville

STATE CREDIT UNIONS MERGED IN 1987

DATE	
3-2-87	Wico Credit Union, Chattanooga, merged with U.S. Pipe Chattanooga Federal Credit Union Chattanooga
4-6-87	Amerco Employees Savings Association Credit Union, Chattanooga, merged with Chattanooga TVA Federal Credit Union, Chattanooga
4-22-87	KRE Credit Union, Dayton, merged with KRH Credit Union, Burlington, North Carolina
4-22-87	Bledsoe County Credit Union, Pikeville, merged with Tennessee Teachers Credit Union, Nashville
5-5-87	O.C.F. Employees Credit Union, Jackson, merged with Tennessee Workers Credit Union, Nashville
6-18-87	Baptist Hospital Employees Credit Union, Knoxville, merged with Knoxville TVA Employees Credit Union, Knoxville
6-18-87	Casco Credit Union, Nashville, merged with Dillards Federal Credit Union, Little Rock, Arkansas
6-30-87	Georgia Boot-Durango Employees Credit Union, Franklin, merged with Educators Credit Union, Nashville
9-11-87	McDowell Industries Credit Union, Memphis, merged with Southern Security Federal Credit Union, Memphis

STATE CREDIT UNIONS LIQUIDATED IN 1987

DATE	
1-6-87	Davis Brothers Employees Credit Union, Memphis
3-4-87	St. John Credit Union, Memphis
4-27-87	Mead Harriman Credit Union, Morristown
8-12-87	Eastwood Hospital Employees Credit Union, Memphis

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:		31 DEC 85 232 STATE BANKS	% CHANGE	31 DEC 86 227 STATE BANKS	% CHANGE	31 DEC 87 228 STATE BANKS
1.A	Noninterest-Bearing Balances	961,852	19.20	1,146,478	2.52	1,175,347
1.B	Interest-Bearing Balances	480,412	1.40-	473,670	3.02	487,980
2	Securities	4,401,078	6.81	4,700,828	3.47	4,864,181
3.	Fed Funds Sold & Sec. Purchased	873,677	9.56-	790,147	13.28-	685,224
4.A	Total Loans and Leases	8,203,560	12.04	9,190,864	13.40	10,422,273
B	Reserve for Loan Losses	95,202	20.99	115,187	18.38	136,360
C	Net Loans	8,108,358	11.93	9,075,677	13.33	10,285,913
5.	Assets Held in Trading Accounts	516	132.75	1,201	19.65	1,437
6.	Premises and Fixed Assets	290,685	3.73	300,484	8.25	325,259
7.	Other Real Estate Owned	56,838	.82-	56,375	.68-	55,994
8.	Invest in Unconsol. Subsidiaries	2,053	8.48-	1,879	265.62	6,870
9.	Customer Liab. on Accept. Outstanding	42,215	26.73	53,500	26.58	67,722
10.	Direct Lease Fin/Intangible Assets	21,521	10.82-	19,192	8.86-	17,492
11.	Other Assets	300,235	4.66-	286,232	4.31	298,559
12.	TOTAL ASSETS	15,539,440	8.79	16,905,663	8.08	18,271,978

LIABILITIES:		31 DEC 85 232 STATE BANKS	% CHANGE	31 DEC 86 227 STATE BANKS	% CHANGE	31 DEC 87 228 STATE BANKS
13.A	Total Deposits-Domestic	13,562,487	9.07	14,793,325	6.40	15,739,924
13.A1	Noninterest-Bearing Deposits	2,435,530	9.76	2,673,335	3.46-	2,580,966
13.A2	Interest-Bearing Deposits	11,126,957	8.93	12,119,990	8.57	13,158,958
13.B	Total Deposits-Foreign	110,176	82.78-	60,277	153.57	152,842
13.B1	Noninterest-Bearing Foreign	0	.00	0	.00	0
13.B2	Interest-Bearing Foreign	110,176	82.78-	60,277	153.57	152,842
14.	Fed Funds Purchased & Sec. Sold	329,358	19.66	394,114	51.75	598,059
15.	Demand Notes Issued U. S. Treas.	14,626	28.25-	10,494	23.79	12,991
16.	Other Borrowed Money	22,138	90.91	42,264	78.11-	9,250
17.	Mortgage Indebtedness	30,422	3.36-	29,401	16.11-	24,665
18.	Banks Liability	42,215	26.73	53,500	26.58	67,722
19.	Notes and Debentures	34,482	73.55-	9,120	43.39-	5,163
20.	Other Liabilities	221,491	9.18-	201,149	1.91	205,001
21.	Total Liabilities	14,367,395	8.54	15,593,644	7.84	16,815,617
22.	Limited Life Preferred Stock	0	.00	0	.00	0

EQUITY CAPITAL:	31 DEC 85 232 STATE BANKS	% CHANGE	31 DEC 86 227 STATE BANKS	% CHANGE	31 DEC 87 228 STATE BANKS
23. Preferred Stock	9,117	18.65	10,817	1.59	10,989
24. Common Stock	164,734	1.83	167,739	18.50	198,779
25. Surplus	286,192	12.71	322,573	10.15	355,309
26. Undivided Profits & Capital Reserves	712,002	13.89	810,890	9.91	891,284
27. Total Equity Capital	1,172,045	11.94	1,312,019	11.00	1,456,361
28. TOTAL LIABILITIES AND EQUITY CAPITAL	15,539,440	8.79	16,905,663	8.08	18,271,978

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
A.P.B. CO. EMPLS. SAVINGS ASSOCIATION CU	CHATTANOOGA	236,437.18	175,580.86	204,790.79	
A.U.B. EMPLOYEES' CREDIT UNION	ATHENS	279,894.12	121,634.25	237,711.60	
AFG EMPLOYEES CREDIT UNION	KINGSPORT	4,978,679.17	4,004,666.88	3,842,417.43	106,096.70
ALADDIN EMPLOYEES CREDIT UNION	NASHVILLE	7,459,729.57	5,609,836.72	6,319,432.70	
ALLIED PRINTING PLANT EMPLS. C U	CHATTANOOGA	1,023,010.00	939,699.11	450,327.30	
AMANA EMPLOYEES' CREDIT UNION	FAYETTEVILLE	1,258,598.77	1,155,580.38	585,320.69	5,534.25
AMERICAN FAMILY FINANCIAL SERVICES	JACKSON	5,985,567.65	4,925,301.92	4,165,405.55	110,000.47
AMERICAN SUNBELT CREDIT UNION	NASHVILLE	11,072,882.75	3,478,161.24	16,215.00	8,238,015.98
AMERICAN UNIFORM CREDIT UNION	CLEVELAND	2,314,130.99	2,174,185.34	1,646,483.75	
APCO EMPLOYEES' CREDIT UNION	ATHENS	858,646.09	704,386.18	798,937.54	
AQUA GLASS EMPLS. CREDIT UNION	ADAMSVILLE	450,646.06	394,779.73	308,060.56	
ATHENS FURNITURE INC. EMPLOYEES C. U.	ATHENS	163,568.22	121,596.45	147,216.88	
BADDOUR EMPLOYEES' CREDIT ASSN. C. U.	MEMPHIS	327,473.87	210,807.63	314,478.21	
BAPTIST BOARD EMPLOYEES CREDIT UNION	NASHVILLE	16,070,940.92	7,735,201.63	5,143,320.89	7,862,949.08
BAPTIST HOSPITAL CREDIT UNION	NASHVILLE	4,482,742.31	3,295,243.22	1,132,295.66	2,299,810.75
BCBST EMPLOYEES CREDIT UNION	CHATTANOOGA	1,951,358.76	1,322,202.79	1,246,265.42	28,177.29
BLAZER CREDIT UNION	CLEVELAND	905,066.17	691,222.91	801,888.79	
BLUE FLAME CREDIT UNION	NASHVILLE	2,265,521.05	1,403,016.13	938,207.85	503,319.24
BOWATERS EMPLOYEES CREDIT UNION	CALHOUN	37,459,732.50	25,503,237.30	7,346,279.45	15,915,696.02
BRC SAVINGS ASSOCIATION CREDIT UNION	MCMINNVILLE	208,726.90	119,326.22	169,081.72	
BRISTOL TENNESSEE ELECTRIC SYSTEM C U	BRISTOL	474,050.09	359,898.11	268,055.26	136,700.00
BRISTOL TENNESSEE TEACHER' CREDIT UNION	BRISTOL	1,805,121.93	1,138,584.84	1,676,944.98	
BROCK EMPLOYEES CREDIT UNION	CHATTANOOGA	1,164,410.37	724,924.02	1,068,319.58	
BROWNIE CREDIT UNION	CLEVELAND	235,977.37	212,829.26	204,555.61	
BUFFALO CREDIT UNION	JOHNSON CITY	336,213.72	160,527.63	293,989.45	
C.P.M. EMPLOYEE'S CREDIT UNION	CLEVELAND	336,579.21	247,053.56	290,769.08	
CANEY FORK COOPERATIVE CREDIT UNION	MCMINNVILLE	461,482.20	157,956.67	420,835.94	
CARTA EMPLOYEES' CREDIT UNION	CHATTANOOGA	189,650.47	166,832.42	156,238.51	
CECO OF MILAN EMPLOYEES CREDIT UNION	MILAN	281,739.73	224,261.45	254,835.76	
CEDARS OF LEBANON CREDIT UNION	LEBANON	1,096,195.05	920,475.65	661,999.16	409,350.00
CEMC EMPLOYEES CREDIT UNION	CLARKSVILLE	1,086,757 66	923,760.37	666,128.47	
CHATTANOOGA FEDERAL EMPLS. CREDIT UNION	CHATTANOOGA	11,208,756.15	9,035,663.26	4,173,793.30	4,644,297.77

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
CHATTANOOGA GAS COMPANY CREDIT UNION	CHATTANOOGA	659,472.37	273,066.73	595,550.01	
CHATTANOOGA MEM. HOSP. EMPLS. C U	CHATTANOOGA	5,268,603.73	2,899,561.71	4,910,291.88	
CHATTANOOGA REFINERY CREDIT UNION	CHATTANOOGA	214,410.10	192,932.79	168,267.39	
CITY EMPLOYEES CREDIT UNION	CHATTANOOGA	7,130,305.41	4,479,089.56	2,475,768.73	3,665,197.14
CITY EMPLOYEES CREDIT UNION	KNOXVILLE	19,942,467.32	9,672,749.64	14,848,292.65	
CITY OF JOHNSON CITY EMPLS. C. U.	JOHNSON CITY	350,987.01	227,882.77	291,184.72	36,918.51
CITY OF MEMPHIS CREDIT UNION	MEMPHIS	48,157,285.27	39,793,978.09	18,039,305.11	
CLEVELAND BRADLEY CO. EMPLS.' C. U.	CLEVELAND	689,552.12	376,952.16	657,625.54	
CLEVELAND-JACKSON SAV. ASSN. C U	CLEVELAND	150,070.21	99,765.24	122,899.38	
COATS EMPLOYEES' CREDIT UNION	LAVERGNE	115,061.78	101,805.29	88,202.85	
COCA-COLA EMPLOYEES' CREDIT UNION	CHATTANOOGA	869,506.84	527,741.28	749,324.85	
COLLEGEDALE CREDIT UNION	COLLEGEDALE	13,460,577.74	11,008,444.99	7,763,726.66	175,088.50
COLUMBIA SPONGE CREDIT UNION	COLUMBIA	3,111,101.03	2,117,223.36	760,387.39	
CONSUMER CREDIT UNION	GREENEVILLE	22,679,410.16	18,455,881.25	13,842,771.68	108,540.84
COOKE MANUFACTURING EMPLOYEES C U	CLEVELAND	267,615.73	242,599.06	201,492.22	
CORRECTION CREDIT UNION	NASHVILLE	1,416,119.61	1,376,477.56	1,278,758.83	2,628.18
CORROON & BLACK CREDIT UNION	NASHVILLE	3,777,336.34	3,241,632.67	1,019,114.30	2,357,380.53
CUMBERLAND CORPORATION EMPLOYEES' C U	CHATTANOOGA	171,693.59	160,130.77	144,909.23	
CUMBERLAND TEACHERS CREDIT UNION	CROSSVILLE	699,622.07	585,832.01	653,597.36	
D. P. EMPLOYEES' CREDIT UNION	CHATTANOOGA	434,812.59	297,135.73	360,737.05	
D.H.S. CREDIT UNION	NASHVILLE	6,389,286.20	4,078,904.62	2,770,361.74	
DIAMOND G. SAVINGS ASSN. CREDIT UNION	GREENEVILLE	2,403,536.36	2,231,075.54	416,481.17	
DIXIE LINE CREDIT UNION	NASHVILLE	3,108,250.35	2,560,441.76	1,900,652.18	279,978.28
DOBBS EMPLOYEES SAVINGS ASSN. C. U.	MEMPHIS	7,067,864.72	2,058,331.65	2,913,852.93	4,066,590.98
DOT CREDIT UNION	NASHVILLE	4,796,010.97	2,599,073.03	1,562,944.52	3,045,928.38
DREMCO CREDIT UNION	SHELBYVILLE	954,558.68	592,836.63	354,882.86	461,509.39
DUPONT COMMUNITY CREDIT UNION	HIXSON	38,265,622.12	21,594,665.71	12,626,856.33	11,028,976.44
DUPONT MEMPHIS PLANT EMPLOYEES C. U.	MEMPHIS	9,115,375.21	4,816,578.20	1,813,483.42	2,023,859.87
DYERSBURG CITY EMPLOYEES CREDIT UNION	DYERSBURG	1,424,148.15	1,298,460.45	854,291.06	
E.A.C. CREDIT UNION	NASHVILLE	2,236,679.47	1,301,641.89	1,135,198.36	
EAGLE BEND INDUSTRIAL PARK EMPLOYEES C U	CLINTON	587,004.30	347,300.91	286,728.64	247,040.35
EASTMAN CREDIT UNION	KINGSPORT	234,720,469.27	127,803,579.73	78,841,968.14	20,447,011.45

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
EATON CORPORATION GALLATIN CREDIT UNION	GALLATIN	1,859,819.62	1,065,051.76	1,575,436.15	
EDUCATORS CREDIT UNION	NASHVILLE	57,332,613.65	35,499,644.12	18,937,484.78	4,083,697.00
ELECTRIC SERVICE CREDIT UNION	NASHVILLE	23,228,501.15	17,149,334.17	14,246,546.91	747,326.99
ELIZABETHTON TEACHERS' CREDIT UNION	ELIZABETHTON	7,093,309.51	5,390,532.43	4,961,830.36	
EMPLOYEES C U COCA-COLA BOTTLING WORKS	NASHVILLE	308,914.14	284,753.26	252,468.83	
EMPLOYEES' CREDIT ASSOCIATION C. U.	NASHVILLE	33,993,543.86	22,174,704.11	10,594,586.26	
EMPLOYMENT SECURITY C.U.	NASHVILLE	9,798,597.43	5,886,651.54	5,480,766.57	1,939.79
EPB EMPLOYEES' CREDIT UNION	CHATTANOOGA	13,191,536.48	2,939,340.93	5,713,435.25	
EPCO CREDIT UNION	SHELBYVILLE	6,280,859.42	5,800,768.02	1,644,355.74	20,157.74
ERLANGER HOSPITAL EMPLOYEES' C U	CHATTANOOGA	6,499,441.54	4,201,005.02	2,485,775.70	4,358.26
FIRST CENTRAL CREDIT UNION OF MEMPHIS	MEMPHIS	6,426,188.02	4,248,074.61	5,812,343.03	77,527.71
FIRST COMMUNITY C. U. OF KINGSPORT	KINGSPORT	10,464,132.00	7,771,637.56	3,473,297.70	957,531.25
FORMEX COMPANY EMPLOYEES CREDIT UNION	GREENEVILLE	560,410.43	352,165.96	472,810.20	
FORT SANDERS CREDIT UNION	KNOXVILLE	4,756,383.37	3,839,136.18	4,201,489.65	
FREE PRESS CREDIT UNION	CHATTANOOGA	1,328,730.28	898,039.01	1,146,759.92	
FRONTIER COMMUNITY CREDIT UNION	BETHPAGE	6,206,727.89	5,615,311.92	1,374,093.78	3,483,899.33
FULTON EMPLOYEES CREDIT UNION	KNOXVILLE	21,343,232.46	12,794,837.28	9,314,986.00	
GALLATIN STEAM PLANT CREDIT UNION	GALLATIN	1,872,262.49	1,543,784.69	1,680,610.84	
GAPCO EMPLOYEES' CREDIT UNION	GALLATIN	143,287.34	108,553.99	126,838.22	
GILMAN EMPLOYEES' SAVINGS ASSN. C U	CHATTANOOGA	994,710.75	523,113.37	189,411.64	
GLEASON H.I. SAVERS' CREDIT UNION	GLEASON	92,374.49	50,568.03	82,333.69	
GOLDSMITH EMPLOYEES CREDIT UNION	MEMPHIS	3,176,121.83	1,112,903.49	2,922,505.87	
GOODYEAR TIRE & RUBBER EMPLS. C U	UNION CITY	2,445,782.79	1,208,479.79	1,506,668.46	
GOVERNMENT EMPLS. CU OF EAST TENNESSEE	MOUNTAIN HOME	7,043,708.26	4,155,289.11	2,693,795.09	1,478,368.79
GREENEVILLE CITY EMPLOYEES' CREDIT UNION	GREENEVILLE	921,949.12	869,846.37	806,657.99	
GREENEVILLE WORKS EMPLS. SAV. ASSN. C U	GREENEVILLE	480,171.84	320,565.00	290,260.14	127,000.00
H.I.S. BRUCETON SAVINGS ASSOCIATION C U	BRUCETON	729,774.39	388,001.22	558,996.69	
HAPPY VALLEY CREDIT UNION	ELIZABETHTON	8,708,606.43	7,765,773.39	1,528,139.85	5,170,077.45
HARDIN COUNTY HOSPITAL EMPLOYEES C U	SAVANNAH	171,534.81	150,797.59	104,577.21	27,000.00
HARMAN INTERNATIONAL CREDIT UNION	BOLIVAR	955,386.79	856,322.49	767,888.26	
HEIL-QUAKER EMPLOYEES CREDIT UNION	LEWISBURG	3,211,006.07	1,883,105.83	2,784,627.93	
HERMITAGE CREDIT UNION	NASHVILLE	3,443,061.60	2,316,858.44	3,264,766.58	

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
HOLIDAY CORPORATION CREDIT UNION	MEMPHIS	27,001,523.26	13,616,518.00	15,560,495.69	410,727.08
HOLLEY CREDIT UNION	PARIS	9,162,636.75	3,151,879.69	6,695,823.99	3,261.96
HOLLISTON MILLS EMPLOYEES' CREDIT UNION	KINGSPORT	1,640,534.29	1,090,363.91	908,427.72	603,726.81
HOLSTON VALLEY CREDIT UNION	KINGSPORT	4,635,822.51	2,792,594.84	2,953,066.03	396,007.32
HOSPITAL EMPLOYEES CREDIT UNION	MEMPHIS	3,367,862.22	2,250,192.57	2,212,418.10	37,595.61
HURD EMPLOYEES CREDIT UNION	GREENEVILLE	702,470.72	609,537.69	551,481.62	
IBEW LOCAL 846 CREDIT UNION	CHATTANOOGA	1,761,030.25	1,493,058.44	731,519.93	
IDEAL EMPLOYEES CREDIT UNION	MURFREESBORO	157,133.90	88,420.57	146,568.46	
ILLINOIS CENTRAL GULF EMPLOYEES C U	MEMPHIS	4,408,472.28	2,725,798.53	2,932,608.88	4,301.39
INDIAN PATH CREDIT UNION	KINGSPORT	456,783.97	401,567.46	343,694.27	
INDUSTRIAL CREDIT UNION	LEWISBURG	719,723.70	535,555.60	648,108.63	
INDUSTRIAL CREDIT UNION OF NASHVILLE	NASHVILLE	1,175,852.47	708,601.86	487,168.03	34,165.24
INLAND CONTAINER CU OF ELIZABETHTON	ELIZABETHTON	1,283,802.16	566,699.35	783,154.53	230,000.00
J.H.S. EMPLOYEES CREDIT UNION	HUMBOLDT	64,066.14	22,511.22	52,993.19	
JACK DANIEL EMPLOYEES' CREDIT UNION	LYNCHBURG	2,449,335.92	707,895.70	2,050,447.59	
JACKSON CITY AND COUNTY EMPLS. C. U.	JACKSON	4,056,703.86	3,277,980.35	2,594,382.78	744,619.85
JACKSON-MADISON COUNTY TEACHERS C U	JACKSON	17,216,728.14	14,968,665.37	10,915,147.43	9,134.61
JAMISON EMPLOYEES CREDIT UNION	FRANKLIN	130,162.67	110,230.37	91,653.70	
JEFFERSON COUNTY EDUCATORS' CREDIT UNION	DANDRIDGE	358,725.89	206,746.11	345,467.07	
JEFFERSON MEM. HOSP SAV ASSN. CU	JEFFERSON CITY	155,388.33	99,886.52	109,105.97	15,200.00
JESSE HOLMAN JONES HOSPITAL CREDIT UNION	SPRINGFIELD	1,303,353.91	1,007,505.09	1,153,473.70	9,532.17
JOHN DEERE EMPLOYEES' CREDIT UNION	MEMPHIS	3,674,489.76	2,406,605.34	445,907.01	2,584,683.97
JOHN SEVIER TVA EMPLOYEES CREDIT UNION	ROGERSVILLE	2,304,608.46	1,752,365.24	2,118,300.12	
JOHNSON CITY FEDERAL EMPLOYEES C U	JOHNSON CITY	279,050.42	164,782.50	223,635.27	
JOHNSONVILLE TVA EMPLOYEES CREDIT UNION	CAMDEN	9,561,536.09	7,590,788.52	3,684,481.73	683,456.59
JOSTEN'S EMPLOYEES CREDIT UNION	SHELBYVILLE	217,610.20	144,095.69	197,126.14	
KERN'S EMPLOYEES CREDIT UNION	KNOXVILLE	670,188.74	410,798.99	574,317.46	
KIMBERLY-CLARK EMPLOYEES C U	MEMPHIS	32,837,651.15	20,432,667.58	13,856,709.84	236,105.79
KINGSPORT POSTAL & FEDERAL EMPLS. CU	KINGSPORT	896,440.23	627,038.36	768,130.70	1,760.00
KINGSPORT PRESS CREDIT UNION	KINGSPORT	12,874,768.84	7,896,204.65	5,326,255.86	605,796.77
KINGSTON TVA EMPLOYEES CREDIT UNION	KINGSTON	1,872,411.87	1,449,164.64	1,700,078.86	
KNOX CO. EMPLOYEES CREDIT UNION	KNOXVILLE	1,463,931.81	1,213,550.16	659,217.30	

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
KNOXVILLE NEWS-SENTINEL EMPLOYEES C U	KNOXVILLE	1,541,309.84	773,053.70	1,392,037.47	
KNOXVILLE POST OFFICE CREDIT UNION	KNOXVILLE	18,975,143.13	14,964,338.09	12,178,931.70	4,451.00
KNOXVILLE TEACHERS CREDIT UNION	KNOXVILLE	31,998,933.80	27,395,934.26	24,703,955.72	
KNOXVILLE TVA EMPLOYEES CREDIT UNION	KNOXVILLE	166,117,530.22	120,628,081.43	41,523,114.03	47,853,092.43
L.M.P.C.O. EMPLOYEES CREDIT ASSN. C U	LEXINGTON	344,754.12	315,344.73	264,575.23	7,749.61
LAKESIDE EMPLS. CREDIT UNION	NEW JOHNSONVLL	11,575,360.45	9,513,512.52	2,722,327.33	23,977.04
LANGSTON BAG CO. EMPLS. SAV. ASSN. C U	MEMPHIS	67,462.46	51,211.31	57,323.76	
LANIER CLOTHES EMPLS. CR. ASSN. C. U.	DECHERD	437,398.83	371,932.17	222,357.00	111,722.44
LEAGUE CENTRAL CREDIT UNION	CHATTANOOGA	27,960,199.85	14,491,365.61	15,658,031.78	7,225,672.82
LEON-FERENBACH EMPLOYEES CREDIT UNION	JOHNSON CITY	125,155.85	94,635.45	99,394.71	
LEWIS COUNTY COMMUNITY DEVELOPMENT C. U.	HOHENWALD	1,795,989.75	1,094,094.62	80,620.89	
LODGE 2212 CREDIT UNION	COOKEVILLE	408,944.80	312,964.27	338,825.82	
LOWLAND CREDIT UNION	LOWLAND	21,393,164.01	13,230,743.28	4,517,492.21	10,681,173.74
M.B.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	1,015,257.56	660,949.59	939,289.22	
M.H.A. CREDIT UNION	MEMPHIS	596,390.59	553,256.81	315,987.37	83,419.38
M.P.D. EMPLOYEES CREDIT UNION	NASHVILLE	2,918,436.08	1,982,377.42	2,313,778.43	10,155.91
MADISON COUNTY IND. PARK CRE. ASSN. C U	JACKSON	960,083.84	906,832.52	811,058.09	58,380.09
MAGIC CHEF SAV. ASSN. CREDIT UNION	CLEVELAND	2,512,219.51	2,056,711.08	1,450,111.43	22,282.08
MARYVILLE MUNICIPAL CREDIT UNION	MARYVILLE	3,822,788.36	3,332,143.29	2,607,931.71	
MAURY EDUCATORS' CREDIT UNION	COLUMBIA	2,536,326.27	1,459,558.36	2,151,184.42	
MAURY PROGRESSIVE CREDIT UNION	COLUMBIA	3,932,207.81	2,074,981.84	1,323,616.84	377,559.85
MCKEE BAKING CO. EMPLOYEES CREDIT UNION	COLLEGEDALE	6,509,036.80	4,696,435.51	2,702,542.33	7,945.39
MCNAIRY CO. EDUCATIONAL CREDIT UNION	SELMER	91,989.29	87,817.49	68,244.05	
MCQUIDDY CREDIT UNION	NASHVILLE	523,971.58	483,663.21	214,818.11	
MEAD KINGSPORT CREDIT UNION	KINGSPORT	27,257,617.29	14,199,035.45	11,930,419.43	
MEDICAL CENTER CREDIT UNION	CROSSVILLE	583,421.40	518,902.00	365,020.24	
MEDICAL CENTER CREDIT UNION	JOHNSON CITY	3,490,452.14	3,107,663.14	2,798,658.38	1,599.32
MEHARRY-HUBBARD CREDIT UNION	NASHVILLE	853,872.11	680,851.79	609,679.15	105,333.52
MEMORIAL HOSP. SAV. ASSN. CREDIT UNION	CLARKSVILLE	2,708,777.68	2,402,253.28	497,459.21	308,670.15
MEMPHIS AREA TEACHERS' CREDIT UNION	MEMPHIS	140,455,963.52	76,299,729.28	38,361,602.08	34,967,914.49
MEMPHIS HARDWOOD CREDIT UNION	MEMPHIS	258,931.20	190,571.11	236,467.93	
MEMPHIS PUBLISHING CO. EMPLOYEES' C U	MEMPHIS	6,355,376.86	4,277,874.10	1,138,942.39	2,918,098.60

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
METRO EMPLOYEES CREDIT UNION	NASHVILLE	7,026,090.70	5,500,163.45	3,089,066.60	
METROPOLITAN TEACHERS CREDIT UNION	NASHVILLE	805,911.44	649,187.22	461,429.89	
MILLER'S EMPLOYEES SAV. ASSN. C U	KNOXVILLE	2,395,153.63	1,598,266.96	1,186,614.99	
MORGAN COUNTY TEACHERS CREDIT UNION	WARTBURG	382,536.68	251,518.62	331,868.38	
MTEMC CREDIT UNION	MURFREESBORO	1,137,400.03	749,934.22	1,021,197.35	
MUNICIPAL EMPLOYEES CREDIT UNION	KINGSPORT	3,143,098.95	2,821,781.57	1,764,346.27	17,092.98
MURRAY OHIO SAV. ASSN. CREDIT UNION	LAWRENCEBURG	7,312,677.86	5,235,778.07	4,028,391.82	
MUTUAL GUARANTY CORPORATION	CHATTANOOGA	29,564,250.57	1,659,114.43	.00	28,755,188.51
N.G.H. CREDIT UNION	NASHVILLE	2,789,416.45	2,216,892.72	983,595.20	748,667.00
NASHVILLE FIREMEN'S CREDIT UNION	NASHVILLE	4,621,579.87	3,713,494.78	1,196,576.53	99,562.58
NASHVILLE MEMORIAL HOSPITAL CREDIT UNION	MADISON	7,307,460.53	5,039,458.93	1,499,563.91	4,058,701.20
NASHVILLE POST OFFICE CREDIT UNION	NASHVILLE	32,369,984.82	24,864,083.32	10,396,670.36	
NASHVILLE TRANSIT CREDIT UNION	NASHVILLE	955,818.25	808,536.33	531,668.30	5,343.76
NEWSPAPER AND PRINTERS CREDIT UNION	NASHVILLE	2,463,786.30	2,017,278.66	1,420,352.70	777,424.13
O.M.C. EMPLOYEES' CREDIT UNION	CHARLESTON	4,557,562.61	3,040,194.61	3,892,062.81	
OLAN MILLS SAVINGS ASSOCIATION C U	CHATTANOOGA	2,611,433.31	1,719,204.21	2,366,389.89	
OLD HICKORY EMPLOYEES CREDIT UNION	OLD HICKORY	122,235,113.12	101,634,419.38	43,914,961.55	26,829,449.96
OLIVET BAPTIST CREDIT UNION	MEMPHIS	86,108.12	50,345.32	70,826.72	
P.I.A.S. CREDIT UNION	NASHVILLE	4,232,420.61	2,736,932.96	3,200,210.98	
PARAMOUNT EMPLOYEES CREDIT UNION	MURFREESBORO	297,416.27	270,931.95	118,293.20	6,096.61
PARCEL EMPLOYEES CREDIT UNION	MEMPHIS	2,396,640.09	1,926,657.19	1,779,787.86	
PARKRIDGE CREDIT UNION	CHATTANOOGA	1,210,252.99	1,102,337.91	1,140,198.39	
PATHWAY CREDIT UNION	CLEVELAND	1,120,968.81	1,036,711.40	652,879.67	
PET MILK EMPLOYEES CREDIT UNION	GREENEVILLE	4,491,813.13	4,285,298.66	1,662,042.79	
PLATEAU CREDIT UNION	CROSSVILLE	182,386.15	106,161.77	174,638.97	
PLOUGH'S CREDIT UNION	MEMPHIS	18,905,893.20	13,187,884.41	13,270,470.12	
PORTER-CABLE EMPLOYEES CREDIT UNION	JACKSON	665,863.33	405,163.18	466,537.19	
POSTAL EMPLOYEES CREDIT UNION	MEMPHIS	11,432,482.65	7,042,315.24	6,813,391.40	
POSTAL EMPLOYEES CREDIT UNION OF JACKSON	JACKSON	12,401,627.97	6,758,833.94	9,207,784.36	235,988.84
POWERMATIC EMPLOYEES CREDIT UNION	MCMINNVILLE	185,428.22	150,863.97	138,637.41	
PRC EMPLOYEES CREDIT ASSN. CREDIT UNION	PARIS	538,859.49	294,136.38	303,142.73	22,714.27
PROFESSIONAL TEACHERS CREDIT UNION	MCMINNVILLE	643,827.05	248,418.94	401,600.20	68,132.91

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
PROVIDENT EMPLOYEES' CREDIT UNION	CHATTANOOGA	8,018,309.18	4,125,168.69	3,522,635.17	3,538,117.07
PRUETT, CRANE AND LUCKY'S CREDIT UNION	CHATTANOOGA	750,832.97	570,338.39	622,461.07	
R. G. CREDIT UNION	RUTHERFORD	535,432.97	377,635.68	470,625.77	
RAILWAY MAIL SERVICE CREDIT UNION	MEMPHIS	3,451,823.10	1,975,855.59	514,370.19	2,444,003.93
RED FOOD EMPLOYEES' SAV. ASSN. C U	CHATTANOOGA	890,478.85	799,767.33	816,454.59	
RICHARDS EMPLOYEES CREDIT UNION	MEMPHIS	3,002,285.40	2,327,039.27	741,337.61	
ROBINSON MFG. EMPLS. CREDIT UNION	DAYTON	478,663.23	364,611.38	452,626.94	
ROHM AND HAAS EMPLOYEES CREDIT UNION	KNOXVILLE	8,055,911.39	2,592,645.24	3,019,127.08	3,740,112.64
SALTILLO MFG. CO. CREDIT ASSN. C U	SALTILLO	126,475.33	64,512.73	93,881.49	
SIGNAL CEMENT WORKERS CREDIT UNION	CHATTANOOGA	1,023,806.51	796,367.87	826,808.67	
SIGNAL EMPLOYEES CREDIT UNION	CHATTANOOGA	848,319.46	501,534.50	732,385.59	
SLIMCO EMPLOYEES CREDIT UNION	NASHVILLE	207,637.27	189,932.16	175,246.35	
SOUTHERN CREDIT UNION	CHATTANOOGA	16,655,382.57	12,799,939.65	7,522,337.31	4,767,309.50
SOUTHERN RAILWAY EMPLOYEES CREDIT UNION	KNOXVILLE	9,856,840.32	3,230,604.36	3,183,175.26	4,854,455.64
ST. JUDE EMPLOYEES CREDIT UNION	MEMPHIS	1,201,795.81	1,059,834.40	1,028,800.80	
ST. MARY'S HOSPITAL EMPLOYEES C U	KNOXVILLE	3,327,029.70	2,247,798.63	1,398,629.56	840,160.65
ST. THOMAS HOSPITAL EMPLOYEES C U	NASHVILLE	6,800,857.48	4,257,392.76	1,672,221.51	822,447.78
SULLIVN COUNTY EDUCATIONAL ASSN C U	KINGSPORT	1,878,071.52	906,011.12	1,737,998.30	
SUPER BUBBLE SAV. ASSN. CREDIT UNION	MEMPHIS	459,798.39	377,376.67	401,037.04	
T.E.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	257,256.21	231,100.29	222,583.90	
TEAMSTERS LOCAL 327 CREDIT UNION	NASHVILLE	156,812.64	150,557.22	101,632.93	
TENNESSEE ASSN. OF UTILITY DISTRICT CU	MURFREESBORO	205,334.08	156,777.83	183,787.98	
TENNESSEE DEPARTMENT OF SAFETY C U	NASHVILLE	2,306,520.12	1,475,017.43	1,126,410.96	
TENNESSEE GRANGE CREDIT UNION	SEYMOUR	122,775.97	72,797.40	81,062.46	
TENNESSEE MILL EMPLOYEES CREDIT UNION	KNOXVILLE	102,543.86	71,137.37	77,464.71	
TENNESSEE PAPER MILLS CREDIT UNION	CHATTANOOGA	1,579,056.17	973,419.23	1,480,855.20	
TENNESSEE PRIDE EMPLOYEES CREDIT UNION	MADISON	534,025.82	489,945.54	325,692.20	13,200.00
TENNESSEE STATE EMPLOYEES ASSOCIATION CU	NASHVILLE	13,780.29	.00	735.00	
TENNESSEE TEACHERS CREDIT UNION	NASHVILLE	63,250,290.58	42,842,155.37	13,892,518.73	2,294,307.56
TENNESSEE TELCO CREDIT UNION	NASHVILLE	58,267,593.79	38,458,548.65	10,756,931.73	22,400,000.90
TENNESSEE WORKERS CREDIT UNION	NASHVILLE	10,122,072.56	6,989,791.01	5,662,567.74	
TFC CREDIT UNION	LAVERGNE	2,249,490.74	967,712.76	644,285.59	1,094,591.22

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1987 RANK	1986 RANK
VOLUNTEER CORPORATE CREDIT UNION	BRENTWOOD	279,868,222.18	1	1
EASTMAN CREDIT UNION	KINGSPORT	234,720,469.27	2	2
KNOXVILLE TVA EMPLOYEES CREDIT UNION	KNOXVILLE	166,117,530.22	3	3
MEMPHIS AREA TEACHERS' CREDIT UNION	MEMPHIS	140,455,963.52	4	4
OLD HICKORY EMPLOYEES CREDIT UNION	OLD HICKORY	122,235,113.12	5	5
TENNESSEE TEACHERS CREDIT UNION	NASHVILLE	63,250,290.58	6	7
TENNESSEE TELCO CREDIT UNION	NASHVILLE	58,267,593.79	7	6
EDUCATORS CREDIT UNION	NASHVILLE	57,332,613.65	8	8
CITY OF MEMPHIS CREDIT UNION	MEMPHIS	48,157,285.27	9	10
U. S. COURTHOUSE CREDIT UNION	NASHVILLE	46,691,090.81	10	9
DUPONT COMMUNITY CREDIT UNION	HIXSON	38,265,622.12	11	11
BOWATERS EMPLOYEES CREDIT UNION	CALHOUN	37,459,732.50	12	13
EMPLOYEES' CREDIT ASSOCIATION C. U.	NASHVILLE	33,993,543.86	13	12
KIMBERLY-CLARK EMPLOYEES C U	MEMPHIS	32,837,651.15	14	14
NASHVILLE POST OFFICE CREDIT UNION	NASHVILLE	32,369,984.82	15	19
KNOXVILLE TEACHERS CREDIT UNION	KNOXVILLE	31,998,933.80	16	15
MUTUAL GUARANTY CORPORATION	CHATTANOOGA	29,564,250.57	17	21
LEAGUE CENTRAL CREDIT UNION	CHATTANOOGA	27,960,199.85	18	16
MEAD KINGSPORT CREDIT UNION	KINGSPORT	27,257,617.29	19	18
HOLIDAY CORPORATION CREDIT UNION	MEMPHIS	27,001,523.26	20	17
ELECTRIC SERVICE CREDIT UNION	NASHVILLE	23,228,501.15	21	20
CONSUMER CREDIT UNION	GREENEVILLE	22,679,410.16	22	23
LOWLAND CREDIT UNION	LOWLAND	21,393,164.01	23	22
FULTON EMPLOYEES CREDIT UNION	KNOXVILLE	21,343,232.46	24	25
CITY EMPLOYEES CREDIT UNION	KNOXVILLE	19,942,467.32	25	26
KNOXVILLE POST OFFICE CREDIT UNION	KNOXVILLE	18,975,143.13	26	27
PLOUGH'S CREDIT UNION	MEMPHIS	18,905,893.20	27	24
JACKSON-MADISON COUNTY TEACHERS C U	JACKSON	17,216,728.14	28	30
SOUTHERN CREDIT UNION	CHATTANOOGA	16,655,382.57	29	28
BAPTIST BOARD EMPLOYEES CREDIT UNION	NASHVILLE	16,070,940.92	30	29
COLLEGEDALE CREDIT UNION	COLLEGEDALE	13,460,577.74	31	34
EPB EMPLOYEES' CREDIT UNION	CHATTANOOGA	13,191,536.48	32	32
KINGSPORT PRESS CREDIT UNION	KINGSPORT	12,874,768.84	33	33
POSTAL EMPLOYEES CREDIT UNION OF JACKSON	JACKSON	12,401,627.97	34	38
LAKESIDE EMPLS. CREDIT UNION	NEW JOHNSONVLL	11,575,360.45	35	40
POSTAL EMPLOYEES CREDIT UNION	MEMPHIS	11,432,482.65	36	39
CHATTANOOGA FEDERAL EMPLS. CREDIT UNION	CHATTANOOGA	11,208,756.15	37	36
AMERICAN SUNBELT CREDIT UNION	NASHVILLE	11,072,882.75	38	31
FIRST COMMUNITY C. U. OF KINGSPORT	KINGSPORT	10,464,132.00	39	35
TVA WESTERN EMPLOYEES CREDIT UNION	JACKSON	10,422,666.95	40	37
TENNESSEE WORKERS CREDIT UNION	NASHVILLE	10,122,072.56	41	45
SOUTHERN RAILWAY EMPLOYEES CREDIT UNION	KNOXVILLE	9,856,840.32	42	41
EMPLOYMENT SECURITY C.U.	NASHVILLE	9,798,597.43	43	47
JOHNSONVILLE TVA EMPLOYEES CREDIT UNION	CAMDEN	9,561,536.09	44	46
HOLLEY CREDIT UNION	PARIS	9,162,636.75	45	42
DUPONT MEMPHIS PLANT EMPLOYEES C. U.	MEMPHIS	9,115,375.21	46	44
HAPPY VALLEY CREDIT UNION	ELIZABETHTON	8,708,606.43	47	43
ROHM AND HAAS EMPLOYEES CREDIT UNION	KNOXVILLE	8,055,911.39	48	48

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1987 RANK	1986 RANK
PROVIDENT EMPLOYEES' CREDIT UNION	CHATTANOOGA	8,018,309.18	49	49
THE BERKLINE EMPLOYEES SAV. ASSN. C U	MORRISTOWN	7,881,350.57	50	50
ALADDIN EMPLOYEES CREDIT UNION	NASHVILLE	7,459,729.57	51	56
MURRAY OHIO SAV. ASSN. CREDIT UNION	LAWRENCEBURG	7,312,677.86	52	51
NASHVILLE MEMORIAL HOSPITAL CREDIT UNION	MADISON	7,307,460.53	53	57
CITY EMPLOYEES CREDIT UNION	CHATTANOOGA	7,130,305.41	54	55
ELIZABETHTON TEACHERS' CREDIT UNION	ELIZABETHTON	7,093,309.51	55	69
DOBBS EMPLOYEES SAVINGS ASSN. C. U.	MEMPHIS	7,067,864.72	56	54
GOVERNMENT EMPLS. CU OF EAST TENNESSEE	MOUNTAIN HOME	7,043,708.26	57	53
METRO EMPLOYEES CREDIT UNION	NASHVILLE	7,026,090.70	58	63
ST. THOMAS HOSPITAL EMPLOYEES C U	NASHVILLE	6,800,857.48	59	52
MCKEE BAKING CO. EMPLOYEES CREDIT UNION	COLLEGEDALE	6,509,036.80	60	70
ERLANGER HOSPITAL EMPLOYEES' C U	CHATTANOOGA	6,499,441.54	61	58
FIRST CENTRAL CREDIT UNION OF MEMPHIS	MEMPHIS	6,426,188.02	62	59
D.H.S. CREDIT UNION	NASHVILLE	6,389,286.20	63	61
MEMPHIS PUBLISHING CO. EMPLOYEES' C U	MEMPHIS	6,355,376.86	64	62
EPCO CREDIT UNION	SHELBYVILLE	6,280,859.42	65	65
FRONTIER COMMUNITY CREDIT UNION	BETHPAGE	6,206,727.89	66	64
AMERICAN FAMILY FINANCIAL SERVICES	JACKSON	5,985,567.65	67	60
CHATTANOOGA MEM. HOSP. EMPLS. C U	CHATTANOOGA	5,268,603.73	68	66
AFG EMPLOYEES CREDIT UNION	KINGSPORT	4,978,679.17	69	68
VANDERBILT UNIVERSITY EMPLOYEES C U	NASHVILLE	4,864,216.35	70	72
DOT CREDIT UNION	NASHVILLE	4,796,010.97	71	71
FORT SANDERS CREDIT UNION	KNOXVILLE	4,756,383.37	72	78
HOLSTON VALLEY CREDIT UNION	KINGSPORT	4,635,822.51	73	79
NASHVILLE FIREMEN'S CREDIT UNION	NASHVILLE	4,621,579.87	74	76
O.M.C. EMPLOYEES' CREDIT UNION	CHARLESTON	4,557,562.61	75	75
PET MILK EMPLOYEES CREDIT UNION	GREENEVILLE	4,491,813.13	76	77
BAPTIST HOSPITAL CREDIT UNION	NASHVILLE	4,482,742.31	77	73
ILLINOIS CENTRAL GULF EMPLOYEES C U	MEMPHIS	4,408,472.28	78	67
P.I.A.S. CREDIT UNION	NASHVILLE	4,232,420.61	79	81
JACKSON CITY AND COUNTY EMPLS. C. U.	JACKSON	4,056,703.86	80	92
MAURY PROGRESSIVE CREDIT UNION	COLUMBIA	3,932,207.81	81	74
MARYVILLE MUNICIPAL CREDIT UNION	MARYVILLE	3,822,788.36	82	87
CORROON & BLACK CREDIT UNION	NASHVILLE	3,777,336.34	83	88
JOHN DEERE EMPLOYEES' CREDIT UNION	MEMPHIS	3,674,489.76	84	82
MEDICAL CENTER CREDIT UNION	JOHNSON CITY	3,490,452.14	85	90
RAILWAY MAIL SERVICE CREDIT UNION	MEMPHIS	3,451,823.10	86	84
HERMITAGE CREDIT UNION	NASHVILLE	3,443,061.60	87	94
HOSPITAL EMPLOYEES CREDIT UNION	MEMPHIS	3,367,862.22	88	86
ST. MARY'S HOSPITAL EMPLOYEES C U	KNOXVILLE	3,327,029.70	89	83
HEIL-QUAKER EMPLOYEES CREDIT UNION	LEWISBURG	3,211,006.07	90	89
GOLDSMITH EMPLOYEES CREDIT UNION	MEMPHIS	3,176,121.83	91	91
MUNICIPAL EMPLOYEES CREDIT UNION	KINGSPORT	3,143,098.95	92	95
COLUMBIA SPONGE CREDIT UNION	COLUMBIA	3,111,101.03	93	100
DIXIE LINE CREDIT UNION	NASHVILLE	3,108,250.35	94	80
RICHARDS EMPLOYEES CREDIT UNION	MEMPHIS	3,002,285.40	95	97
M.P.D. EMPLOYEES CREDIT UNION	NASHVILLE	2,918,436.08	96	85

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1987 RANK	1986 RANK
N.G.H. CREDIT UNION	NASHVILLE	2,789,416.45	97	98
MEMORIAL HOSP. SAV. ASSN. CREDIT UNION	CLARKSVILLE	2,708,777.68	98	106
OLAN MILLS SAVINGS ASSOCIATION C U	CHATTANOOGA	2,611,433.31	99	102
MAURY EDUCATORS' CREDIT UNION	COLUMBIA	2,536,326.27	100	119
MAGIC CHEF SAV. ASSN. CREDIT UNION	CLEVELAND	2,512,219.51	101	112
NEWSPAPER AND PRINTERS CREDIT UNION	NASHVILLE	2,463,786.30	102	105
JACK DANIEL EMPLOYEES' CREDIT UNION	LYNCHBURG	2,449,335.92	103	101
GOODYEAR TIRE & RUBBER EMPLS. C U	UNION CITY	2,445,782.79	104	104
DIAMOND G. SAVINGS ASSN. CREDIT UNION	GREENEVILLE	2,403,536.36	105	118
PARCEL EMPLOYEES CREDIT UNION	MEMPHIS	2,396,640.09	106	121
AMERICAN UNIFORM CREDIT UNION	CLEVELAND	2,314,130.99	107	110
TENNESSEE DEPARTMENT OF SAFETY C U	NASHVILLE	2,306,520.12	108	108
JOHN SEVIER TVA EMPLOYEES CREDIT UNION	ROGERSVILLE	2,304,608.46	109	109
BLUE FLAME CREDIT UNION	NASHVILLE	2,265,521.05	110	103
TFC CREDIT UNION	LAVERGNE	2,249,490.74	111	113
E.A.C. CREDIT UNION	NASHVILLE	2,236,679.47	112	107
WASHINGTON INDUSTRIES CREDIT UNION	NASHVILLE	2,021,067.61	113	96
BCBST EMPLOYEES CREDIT UNION	CHATTANOOGA	1,951,358.76	114	117
SULLIVN COUNTY EDUCATIONAL ASSN C U	KINGSPORT	1,878,071.52	115	126
KINGSTON TVA EMPLOYEES CREDIT UNION	KINGSTON	1,872,411.87	116	120
GALLATIN STEAM PLANT CREDIT UNION	GALLATIN	1,872,262.49	117	115
EATON CORPORATION GALLATIN CREDIT UNION	GALLATIN	1,859,819.62	118	111
BRISTOL TENNESSEE TEACHER' CREDIT UNION	BRISTOL	1,805,121.93	119	114
IBEW LOCAL 846 CREDIT UNION	CHATTANOOGA	1,761,030.25	120	123
HOLLISTON MILLS EMPLOYEES' CREDIT UNION	KINGSPORT	1,640,534.29	121	131
TENNESSEE PAPER MILLS CREDIT UNION	CHATTANOOGA	1,579,056.17	122	124
WSM/WSMV CREDIT UNION	NASHVILLE	1,571,850.36	123	116
KNOXVILLE NEWS-SENTINEL EMPLOYEES C U	KNOXVILLE	1,541,309.84	124	122
KNOX CO. EMPLOYEES CREDIT UNION	KNOXVILLE	1,463,931.81	125	128
DYERSBURG CITY EMPLOYEES CREDIT UNION	DYERSBURG	1,424,148.15	126	147
CORRECTION CREDIT UNION	NASHVILLE	1,416,119.61	127	133
FREE PRESS CREDIT UNION	CHATTANOOGA	1,328,730.28	128	135
JESSE HOLMAN JONES HOSPITAL CREDIT UNION	SPRINGFIELD	1,303,353.91	129	162
INLAND CONTAINER CU OF ELIZABETHTON	ELIZABETHTON	1,283,802.16	130	130
YAT EMPLOYEES CREDIT UNION	LENOIR CITY	1,273,624.90	131	139
AMANA EMPLOYEES' CREDIT UNION	FAYETTEVILLE	1,258,598.77	132	129
TIMES PRINTING COMPANY CREDIT UNION	CHATTANOOGA	1,211,777.64	133	134
PARKRIDGE CREDIT UNION	CHATTANOOGA	1,210,252.99	134	141
ST. JUDE EMPLOYEES CREDIT UNION	MEMPHIS	1,201,795.81	135	136
INDUSTRIAL CREDIT UNION OF NASHVILLE	NASHVILLE	1,175,852.47	136	132
WATTS BAR TVA EMPLOYEES CREDIT UNION	SPRING CITY	1,173,856.16	137	146
BROCK EMPLOYEES CREDIT UNION	CHATTANOOGA	1,164,410.37	138	143
MTEMC CREDIT UNION	MURFREESBORO	1,137,400.03	139	138
PATHWAY CREDIT UNION	CLEVELAND	1,120,968.81	140	158
WERTHAN EMPLOYEES CREDIT UNION	NASHVILLE	1,118,653.74	141	154
CEDARS OF LEBANON CREDIT UNION	LEBANON	1,096,195.05	142	137
CEMC EMPLOYEES CREDIT UNION	CLARKSVILLE	1,086,757.66	143	145
SIGNAL CEMENT WORKERS CREDIT UNION	CHATTANOOGA	1,023,806.51	144	142

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1987 RANK	1986 RANK
ALLIED PRINTING PLANT EMPLS. C U	CHATTANOOGA	1,023,010.00	145	151
M.B.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	1,015,257.56	146	148
GILMAN EMPLOYEES' SAVINGS ASSN. C U	CHATTANOOGA	994,710.75	147	159
UNITED CREDIT UNION	ROGERSVILLE	969,037.66	148	161
MADISON COUNTY IND. PARK CRE. ASSN. C U	JACKSON	960,083.84	149	155
NASHVILLE TRANSIT CREDIT UNION	NASHVILLE	955,818.25	150	144
HARMAN INTERNATIONAL CREDIT UNION	BOLIVAR	955,386.79	151	170
DREMCO CREDIT UNION	SHELBYVILLE	954,558.68	152	150
WASIOTA CREDIT UNION	MADISON	944,804.48	153	149
GREENEVILLE CITY EMPLOYEES' CREDIT UNION	GREENEVILLE	921,949.12	154	163
BLAZER CREDIT UNION	CLEVELAND	905,066.17	155	165
KINGSPORT POSTAL & FEDERAL EMPLS. CU	KINGSPORT	896,440.23	156	160
RED FOOD EMPLOYEES' SAV. ASSN. C U	CHATTANOOGA	890,478.85	157	153
COCA-COLA EMPLOYEES' CREDIT UNION	CHATTANOOGA	869,506.84	158	157
APCO EMPLOYEES' CREDIT UNION	ATHENS	858,646.09	159	172
MEHARRY-HUBBARD CREDIT UNION	NASHVILLE	853,872.11	160	152
SIGNAL EMPLOYEES CREDIT UNION	CHATTANOOGA	848,319.46	161	156
METROPOLITAN TEACHERS CREDIT UNION	NASHVILLE	805,911.44	162	164
VINYLEX EMPLOYEES CREDIT UNION	KNOXVILLE	776,901.80	163	173
VELSICOL EMPLOYEES CREDIT UNION	CHATTANOOGA	761,890.05	164	177
PRUETT, CRANE AND LUCKY'S CREDIT UNION	CHATTANOOGA	750,832.97	165	174
H.I.S. BRUCETON SAVINGS ASSOCIATION C U	BRUCETON	729,774.39	166	169
INDUSTRIAL CREDIT UNION	LEWISBURG	719,723.70	167	166
HURD EMPLOYEES CREDIT UNION	GREENEVILLE	702,470.72	168	176
CUMBERLAND TEACHERS CREDIT UNION	CROSSVILLE	699,622.07	169	175
CLEVELAND BRADLEY CO. EMPLS.' C. U.	CLEVELAND	689,552.12	170	171
KERN'S EMPLOYEES CREDIT UNION	KNOXVILLE	670,188.74	171	167
PORTER-CABLE EMPLOYEES CREDIT UNION	JACKSON	665,863.33	172	168
CHATTANOOGA GAS COMPANY CREDIT UNION	CHATTANOOGA	659,472.37	173	182
PROFESSIONAL TEACHERS CREDIT UNION	MCMINNVILLE	643,827.05	174	180
M.H.A. CREDIT UNION	MEMPHIS	596,390.59	175	179
EAGLE BEND INDUSTRIAL PARK EMPLOYEES C U	CLINTON	587,004.30	176	184
MEDICAL CENTER CREDIT UNION	CROSSVILLE	583,421.40	177	198
TRANSIT EMPLOYEES CREDIT UNION	KNOXVILLE	576,353.59	178	181
FORMEX COMPANY EMPLOYEES CREDIT UNION	GREENEVILLE	560,410.43	179	188
PRC EMPLOYEES CREDIT ASSN. CREDIT UNION	PARIS	538,859.49	180	197
R. G. CREDIT UNION	RUTHERFORD	535,432.97	181	185
TENNESSEE PRIDE EMPLOYEES CREDIT UNION	MADISON	534,025.82	182	187
MCQUIDDY CREDIT UNION	NASHVILLE	523,971.58	183	178
VOLUNTEER CREDIT UNION	CHATTANOOGA	509,692.14	184	183
GREENEVILLE WORKS EMPLS. SAV. ASSN. C U	GREENEVILLE	480,171.84	185	190
ROBINSON MFG. EMPLS. CREDIT UNION	DAYTON	478,663.23	186	192
BRISTOL TENNESSEE ELECTRIC SYSTEM C U	BRISTOL	474,050.09	187	202
CANEY FORK COOPERATIVE CREDIT UNION	MCMINNVILLE	461,482.20	188	189
SUPER BUBBLE SAV. ASSN. CREDIT UNION	MEMPHIS	459,798.39	189	210
INDIAN PATH CREDIT UNION	KINGSPORT	456,783.97	190	196
AQUA GLASS EMPLS. CREDIT UNION	ADAMSVILLE	450,646.06	191	216
WALLACE HARDWARE EMPLOYEES CREDIT UNION	MORRISTOWN	447,960.44	192	205

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1987 RANK	1986 RANK
LANIER CLOTHES EMPLS. CR. ASSN. C. U.	DECHERD	437,398.83	193	206
D. P. EMPLOYEES' CREDIT UNION	CHATTANOOGA	434,812.59	194	201
TOP-O-RING EMPLOYEES CREDIT UNION	LEBANON	431,556.22	195	191
LODGE 2212 CREDIT UNION	COOKEVILLE	408,944.80	196	199
MORGAN COUNTY TEACHERS CREDIT UNION	WARTBURG	382,536.68	197	203
UNARCO EMPLOYEES CREDIT UNION	SPRINGFIELD	377,446.45	198	213
JEFFERSON COUNTY EDUCATORS' CREDIT UNION	DANDRIDGE	358,725.89	199	217
CITY OF JOHNSON CITY EMPLS. C. U.	JOHNSON CITY	350,987.01	200	212
L.M.P.C.O. EMPLOYEES CREDIT ASSN. C U	LEXINGTON	344,754.12	201	204
C.P.M. EMPLOYEE'S CREDIT UNION	CLEVELAND	336,579.21	202	220
BUFFALO CREDIT UNION	JOHNSON CITY	336,213.72	203	208
BADDOUR EMPLOYEES' CREDIT ASSN. C. U.	MEMPHIS	327,473.87	204	195
U. S. T. C. EMPLOYEES CREDIT UNION	NASHVILLE	317,272.66	205	215
EMPLOYEES C U COCA-COLA BOTTLING WORKS	NASHVILLE	308,914.14	206	207
WCG EMPLOYEES CREDIT UNION	MARTIN	299,530.14	207	218
PARAMOUNT EMPLOYEES CREDIT UNION	MURFREESBORO	297,416.27	208	225
CECO OF MILAN EMPLOYEES CREDIT UNION	MILAN	281,739.73	209	211
A.U.B. EMPLOYEES' CREDIT UNION	ATHENS	279,894.12	210	226
JOHNSON CITY FEDERAL EMPLOYEES C U	JOHNSON CITY	279,050.42	211	214
COOKE MANUFACTURING EMPLOYEES C U	CLEVELAND	267,615.73	212	194
MEMPHIS HARDWOOD CREDIT UNION	MEMPHIS	258,931.20	213	209
T.E.C. EMPLOYEES' CREDIT UNION	CHATTANOOGA	257,256.21	214	224
A.P.B. CO. EMPLS. SAVINGS ASSOCIATION CU	CHATTANOOGA	236,437.18	215	221
BROWNIE CREDIT UNION	CLEVELAND	235,977.37	216	219
JOSTEN'S EMPLOYEES CREDIT UNION	SHELBYVILLE	217,610.20	217	238
CHATTANOOGA REFINERY CREDIT UNION	CHATTANOOGA	214,410.10	218	222
BRC SAVINGS ASSOCIATION CREDIT UNION	MCMINNVILLE	208,726.90	219	227
SLIMCO EMPLOYEES CREDIT UNION	NASHVILLE	207,637.27	220	232
TENNESSEE ASSN. OF UTILITY DISTRICT CU	MURFREESBORO	205,334.08	221	230
TPI EMPLOYEES SAV. ASSN. CREDIT UNION	JOHNSON CITY	196,998.02	222	228
CARTA EMPLOYEES' CREDIT UNION	CHATTANOOGA	189,650.47	223	229
POWERMATIC EMPLOYEES CREDIT UNION	MCMINNVILLE	185,428.22	224	233
PLATEAU CREDIT UNION	CROSSVILLE	182,386.15	225	*
CUMBERLAND CORPORATION EMPLOYEES' C U	CHATTANOOGA	171,693.59	226	223
HARDIN COUNTY HOSPITAL EMPLOYEES C U	SAVANNAH	171,534.81	227	235
WHITE WING PUBLISHING SAV. ASSN. C U	CLEVELAND	170,238.55	228	236
ATHENS FURNITURE INC. EMPLOYEES C. U.	ATHENS	163,568.22	229	242
UPPER EAST TENNESSEE MEDICAL SERVICE	JOHNSON CITY	157,708.44	230	250
IDEAL EMPLOYEES CREDIT UNION	MURFREESBORO	157,133.90	231	241
TEAMSTERS LOCAL 327 CREDIT UNION	NASHVILLE	156,812.64	232	243
JEFFERSON MEM. HOSP SAV ASSN. CU	JEFFERSON CITY	155,388.33	233	237
CLEVELAND-JACKSON SAV. ASSN. C U	CLEVELAND	150,070.21	234	234
GAPCO EMPLOYEES' CREDIT UNION	GALLATIN	143,287.34	235	244
JAMISON EMPLOYEES CREDIT UNION	FRANKLIN	130,162.67	236	245
SALTILLO MFG. CO. CREDIT ASSN. C U	SALTILLO	126,475.33	237	246
LEON-FERENBACH EMPLOYEES CREDIT UNION	JOHNSON CITY	125,155.85	238	251
TENNESSEE GRANGE CREDIT UNION	SEYMOUR	122,775.97	239	254
COATS EMPLOYEES' CREDIT UNION	LAVERGNE	115,061.78	240	257

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	1987 RANK	1986 RANK
TODDLER CREDIT UNION	CLEVELAND	113,012.64	241	248
TENNESSEE MILL EMPLOYEES CREDIT UNION	KNOXVILLE	102,543.86	242	239
MCNAIRY CO. EDUCATIONAL CREDIT UNION	SELMER	91,989.29	243	252
OLIVET BAPTIST CREDIT UNION	MEMPHIS	86,108.12	244	256
WALKER DIE CASTING EMPLS. C. U.	LEWISBURG	68,509.44	245	261
LANGSTON BAG CO. EMPLS. SAV. ASSN. C U	MEMPHIS	67,462.46	246	259
J.H.S. EMPLOYEES CREDIT UNION	HUMBOLDT	64,066.14	247	258
TENNESSEE STATE EMPLOYEES ASSOCIATION CU	NASHVILLE	13,780.29	248	*

*New Credit Union

STATE CHARTERED CREDIT UNIONS COMPARATIVE

STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	263		248
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-86	% <CHANGE>	CALL DATE 12-31-87
CASH			
CASH & DUE FROM BANKS	43,228,550	8.27	46,803,855
OTHER CASH ITEMS	2,578,172	32.64-	1,736,665
CASH SHORT	32	100.00-	0
TOTAL	45,806,754	5.97	48,540,520
SECURITIES			
U.S. GOVT SECURITIES	169,871,839	16.53-	141,799,519
SAVINGS AND LOAN DEPOSITS	126,206,567	14.79	144,873,406
OTHER SECURITIES	517,808,915	4.66	544,773,613
TOTAL	813,887,321	2.16	831,446,538
LOANS & DISCOUNTS			
PERSONAL & CHATTEL MORT	1,131,769,138	16.05	1,313,463,701
ALLOWANCE LOAN LOSSES	1,332,906	37.70	1,835,409
LOANS TO OTHER CREDIT UNIONS	15,970,303	50.01	23,957,714
TOTAL	1,146,406,535	16.50	1,335,586,006
RECEIVABLES			
ACCOUNTS RECEIVABLE	12,070,992	85.50	22,392,029
ACCRUED INTEREST	4,831,679	47.77	7,139,657
TOTAL	16,902,671	74.72	29,531,686
FIXED ASSETS			
FURNITURE & FIXTURES	14,890,991	13.64	16,921,505
LAND & BUILDING	14,759,186	18.93	17,553,186
DEPRECIATION ALLOWANCE	7,895,380	23.74	9,769,539
TOTAL	21,754,797	13.56	24,705,152
PRPD ITEMS & OTHER ASSETS			
PREPAID EXPENSES	1,841,843	1.14-	1,820,908
M.G.C. OR NCUA DEPOSIT	7,664,805	60.92	12,334,131
OTHER ASSETS	32,986,460	47.58-	17,290,450
TOTAL	42,493,108	26.00-	31,445,489
TOTAL ASSETS	2,087,251,186	10.25	2,301,255,391

STATE CHARTERED CREDIT UNIONS COMPARATIVE

STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	263		248
STATEMENT OF CONDITION LIABILITIES	CALL DATE 12-31-86	% <CHANGE>	CALL DATE 12-31-87
CURRENT LIABILITIES			
ACCOUNTS PAYABLE	6,473,279	181.93	18,250,283
TAXES PAYABLE	180,368	3.98	187,554
NOTES PAYABLE	32,009,863	2.69	32,870,161
DIVIDENDS PAYABLE	11,694,735	11.68-	10,329,033
BANK OVERDRAFT	27,380	2343.62	669,064
CASH OVER	21,274	100.00	0
TOTAL	50,406,899	23.61	62,306,095
OTHER LIABILITIES			
UNEARNED INTEREST	330,805	83.08-	55,986
MISCELLANEOUS LIABILITIES	6,209,738	48.04-	3,226,792
TOTAL	6,540,543	49.81-	3,282,778
MEMBERS' ACCOUNTS			
IRA'S	162,507,057	24.23	201,879,316
SHARES	932,786,951	1.71-	916,814,621
SHARE DRAFTS	85,215,871	19.25	101,621,165
SPECIAL ACCOUNTS	276,215,554	18.43	327,118,462
INVESTMENT CERTIFICATES	411,526,623	23.64	508,807,543
CHRISTMAS CLUB	22,972,303	25.54	28,840,570
TOTAL	1,891,224,359	10.25	2,085,081,677
RESERVES			
STATUTORY RESERVE	66,967,380	11.62	74,748,091
SPECIAL RESERVES	10,386,738	.54	10,442,311
RESERVE FOR CONTINGENCIES	19,911,248	8.35	21,572,863
RESERVE FOR DEPRECIATION	483,297	7.87-	445,264
TOTAL	97,748,663	9.68	107,208,529
UNDIVIDED PROFITS	41,330,721	4.95	43,376,312
TOTAL LIABILITIES & CAPITAL	2,087,251,186	10.25	2,301,255,391

SAVINGS & LOAN ASSOCIATIONS
AND
INDUSTRIAL LOAN AND THRIFT COMPANIES

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1987

NAME OF CREDIT UNION	CITY	TOTAL ASSETS	LOANS	SHARES	SPECIAL ACCOUNTS
THE BERKLINE EMPLOYEES SAV. ASSN. C U	MORRISTOWN	7,881,350.57	6,036,361.23	2,697,923.41	55,662.42
TIMES PRINTING COMPANY CREDIT UNION	CHATTANOOGA	1,211,777.64	776,271.74	555,202.68	591,126.62
TODDLER CREDIT UNION	CLEVELAND	113,012.64	95,723.62	90,141.82	
TOP-O-RING EMPLOYEES CREDIT UNION	LEBANON	431,556.22	286,685.81	252,278.46	
TPI EMPLOYEES SAV. ASSN. CREDIT UNION	JOHNSON CITY	196,998.02	164,975.46	177,726.94	
TRANSIT EMPLOYEES CREDIT UNION	KNOXVILLE	576,353.59	522,356.26	134,700.63	362,042.64
TVA WESTERN EMPLOYEES CREDIT UNION	JACKSON	10,422,666.95	7,009,341.72	5,947,239.24	258,856.76
U. S. COURTHOUSE CREDIT UNION	NASHVILLE	46,691,090.81	31,040,543.30	20,841,627.32	
U. S. T. C. EMPLOYEES CREDIT UNION	NASHVILLE	317,272.66	280,703.28	281,183.01	
UNARCO EMPLOYEES CREDIT UNION	SPRINGFIELD	377,446.45	260,973.63	332,677.93	
UNITED CREDIT UNION	ROGERSVILLE	969,037.66	818,867.39	907,412.43	
UPPER EAST TENNESSEE MEDICAL SERVICE	JOHNSON CITY	157,708.44	147,386.19	71,963.83	55,290.95
VANDERBILT UNIVERSITY EMPLOYEES C U	NASHVILLE	4,864,216.35	2,485,076.17	4,287,901.83	
VELSICOL EMPLOYEES CREDIT UNION	CHATTANOOGA	761,890.05	382,656.28	582,209.27	
VINYLEX EMPLOYEES CREDIT UNION	KNOXVILLE	776,901.80	570,575.65	621,173.96	
VOLUNTEER CORPORATE CREDIT UNION	BRENTWOOD	279,868,222.18	22,134,829.86	105,290,667.03	
VOLUNTEER CREDIT UNION	CHATTANOOGA	509,692.14	429,477.23	335,388.09	103,077.63
WALKER DIE CASTING EMPLS. C. U.	LEWISBURG	68,509.44	51,209.00	61,640.65	
WALLACE HARDWARE EMPLOYEES CREDIT UNION	MORRISTOWN	447,960.44	415,390.21	219,071.90	
WASHINGTON INDUSTRIES CREDIT UNION	NASHVILLE	2,021,067.61	1,003,345.18	1,695,511.78	
WASIOTA CREDIT UNION	MADISON	944,804.48	829,338.03	679,665.21	
WATTS BAR TVA EMPLOYEES CREDIT UNION	SPRING CITY	1,173,856.16	876,775.43	968,979.30	
WCG EMPLOYEES CREDIT UNION	MARTIN	299,530.14	195,722.29	252,355.40	
WERTHAN EMPLOYEES CREDIT UNION	NASHVILLE	1,118,653.74	1,053,642.83	245,442.95	631,544.42
WHITE WING PUBLISHING SAV. ASSN. C U	CLEVELAND	170,238.55	67,322.87	135,422.27	
WSM/WSMV CREDIT UNION	NASHVILLE	1,571,850.36	1,133,599.17	636,188.13	863,037.25
YAT EMPLOYEES CREDIT UNION	LENOIR CITY	1,273,624.90	1,027,911.22	1,074,383.85	

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-84 303 Credit Unions	12-31-85 280 Credit Unions	12-31-86 263 Credit Unions	12-31-87 248 Credit Unions
Average Credit Union Membership	1,820	2,078	2,353	2,588
Total Number of Members	551,497	581,793	618,913	641,979
Per Member Share Average	$ 918	$1,018	$1,507	$1,428
Total Number of Borrowers	244,497	254,797	277,716	264,267
Total Number of Non-Borrowers	307,000	326,996	341,197	377,712
Total Percent Borrowing	44.3%	43.8%	44.9%	41.2%
Average Loan Per Borrower	$2,861	$3,936	$4,080	$4,977

SAVINGS AND LOAN NAME CHANGES

DATE	NAME AND LOCATION
4-24-87	Savings & Loan Association of Smith County, Inc., Carthage, Tennessee, changes its name to Cumberland Savings Bank
6-18-87	Tennessee Savings & Loan Association, Inc., Cookeville, Tennessee, changed its name to Tennessee Savings Bank

SAVINGS AND LOANS - NEW BRANCHES

DATE	NAME	LOCATION OF NEW BRANCH
6-30-87	First Fidelity Savings & Loan Association, Inc. Crossville, Tennessee	2 Hill Street Athens, Tennessee
9-17-87	Cumberland Savings Bank Carthage, Tennessee	101 Public Square Gallatin, Tennessee
11-23-87	Tennessee Savings Bank Cookeville, Tennessee	Stage Road Bartlett, Tennessee

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1986
(ALL COMPANIES)

Number of Offices included in this report	471
Number of Employees in state at year end	2,075

Regulated Loan Business Profit Percentages

Rate of Return

Average Net Receivables	$795,877,317
Net Income	$ 16,156,505
Rate of Return	2.03%

Analysis of Charges on Loans

Charges Collected and/or Earned	$200,042,325
Average Monthly Rate Collected	2.09%

Analysis of Expense Per Account

Average Number of Accounts Outstanding	364,321
Total Expenses	$183,885,821
Average Monthly Expense Per Account	$ 42.06

Statement of Income and Expenses

Total Operating Income	$200,042,325
Total Expenses Before Income Taxes	$178,289,418
Income Before Income Taxes	$ 21,752,907

Other Information

Interest Paid on Borrowed Funds	$ 74,034,862
Average Net Receivables	$795,877,317
Average Number of Accounts Outstanding	364,321
Number of Loans Made During Year	727,196
Dollar Volume of Loans Made During Year	$790,765,682
Bad Debts	$ 19,948,062
Bad Debts - Number of Accounts	30,179

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1986
LOANS MADE UNDER $300

Number of Offices included in this report	21
Number of Employees in state at year end	92

Regulated Loan Business Profit Percentages

Rate of Return

Average Net Receivables	$ 3,378,222
Net Income	$ 642,615
Rate of Return	19.02%

Analysis of Charges on Loans

Charges Collected and/or Earned	$ 3,332,730
Average Monthly Rate Collected	8.22%

Analysis of Expense Per Account

Average Number of Accounts Outstanding	46,779
Total Expenses	$ 2,690,116
Average Monthly Expense Per Account	$ 4.78

Statement of Income and Expenses

Total Operating Income	$ 3,332,730
Total Expenses Before Income Taxes	$ 2,597,861
Income Before Income Taxes	$ 734,871

Other Information

Interest Paid on Borrowed Funds	$ 49,463
Average Net Receivables	$ 3,378,222
Average Number of Accounts Outstanding	46,779
Number of Loans Made During Year	318,702
Dollar Volume of Loans Made During Year	$ 30,197,382
Bad Debts	$ 777,211
Bad Debts - Number of Accounts	8,484

COMPOSITE ANNUAL REPORT OF
INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1986
LOANS MADE OVER $300

Number of Offices included in this report	450
Number of Employees in state at year end	1,983

Regulated Loan Business Profit Percentages

Rate of Return

Average Net Receivables	$792,499,095
Net Income	$ 15,513,890
Rate of Return	1.96%

Analysis of Charges on Loans

Charges Collected and/or Earned	$196,707,595
Average Monthly Rate Collected	2.07%

Analysis of Expense Per Account

Average Number of Accounts Outstanding	317,542
Total Expenses	$186,195,704
Average Monthly Expense Per Account	$ 47.55

Statement of Income and Expenses

Total Operating Income	$196,709,595
Total Expenses Before Income Taxes	$175,641,558
Income Before Income Taxes	$ 21,068,037

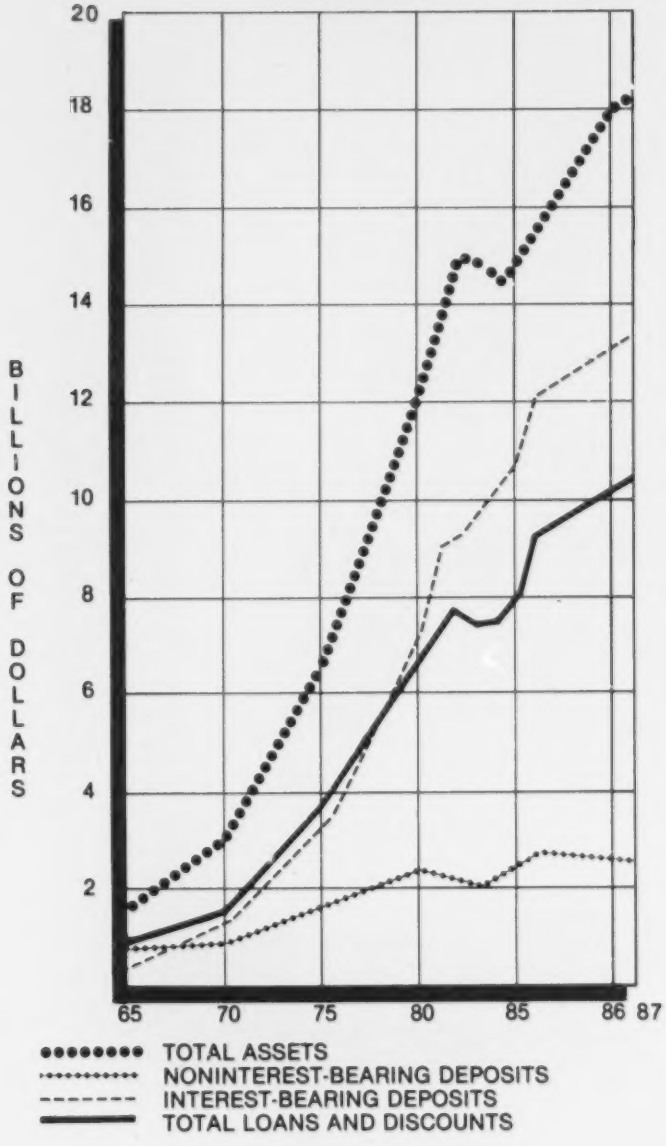
Other Information

Interest Paid on Borrowed Funds	$ 73,985,399
Average Net Receivables	$792,499,095
Average Number of Accounts Outstanding	317,542
Number of Loans Made During Year	408,494
Dollar Volume of Loans Made During Year	$760,568,300
Bad Debts	$ 19,170,851
Bad Debts - Number of Accounts	21,695

GRAPHIC PROFILES

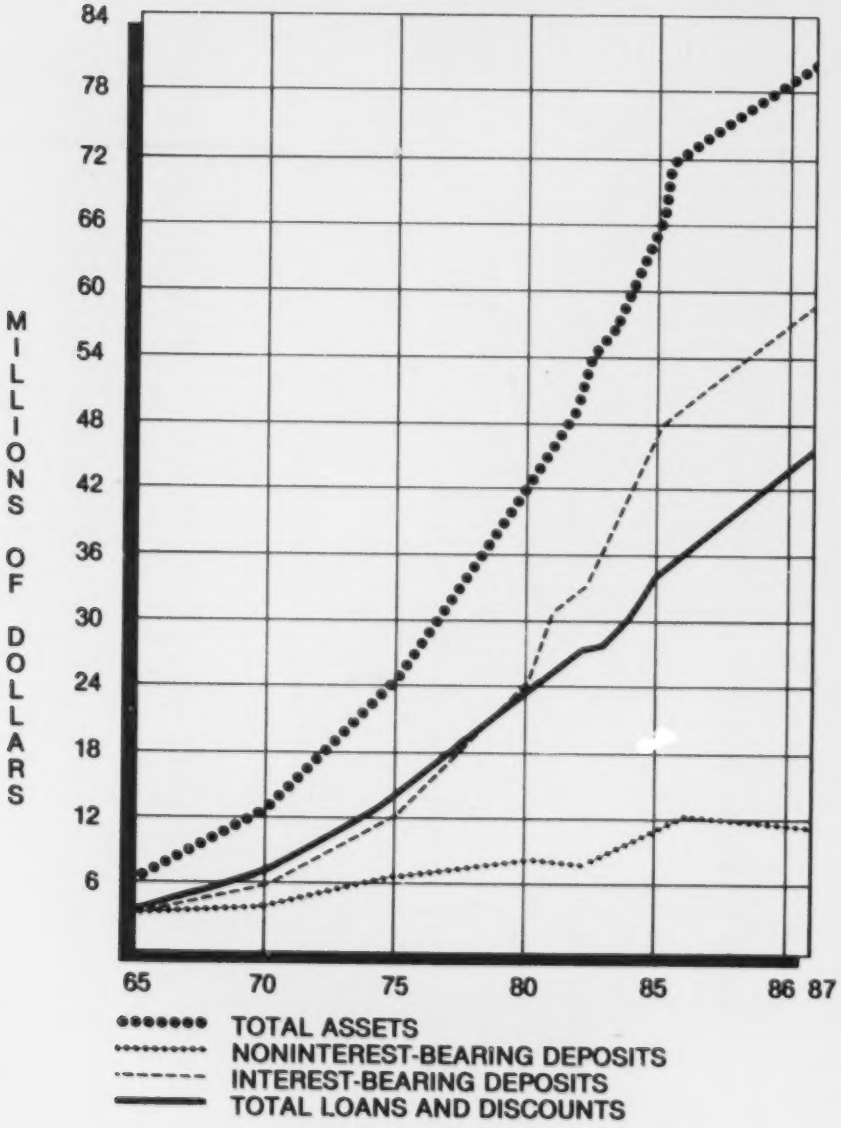
SELECTED ASSETS AND LIABILITIES OF STATE BANKS IN TENNESSEE

1965-1987



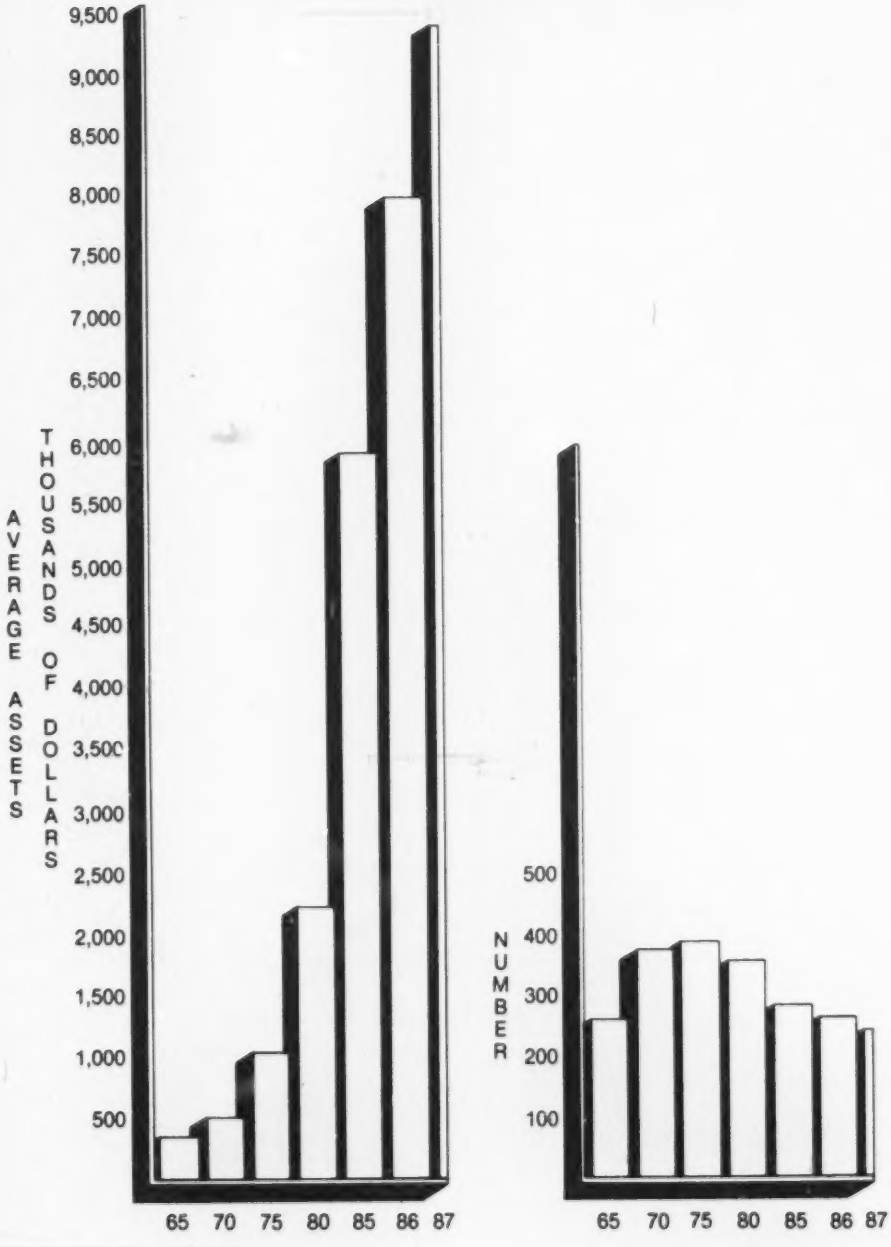
SELECTED ASSETS AND LIABILITIES OF AVERAGE STATE BANKS IN TENNESSEE

1965-1987



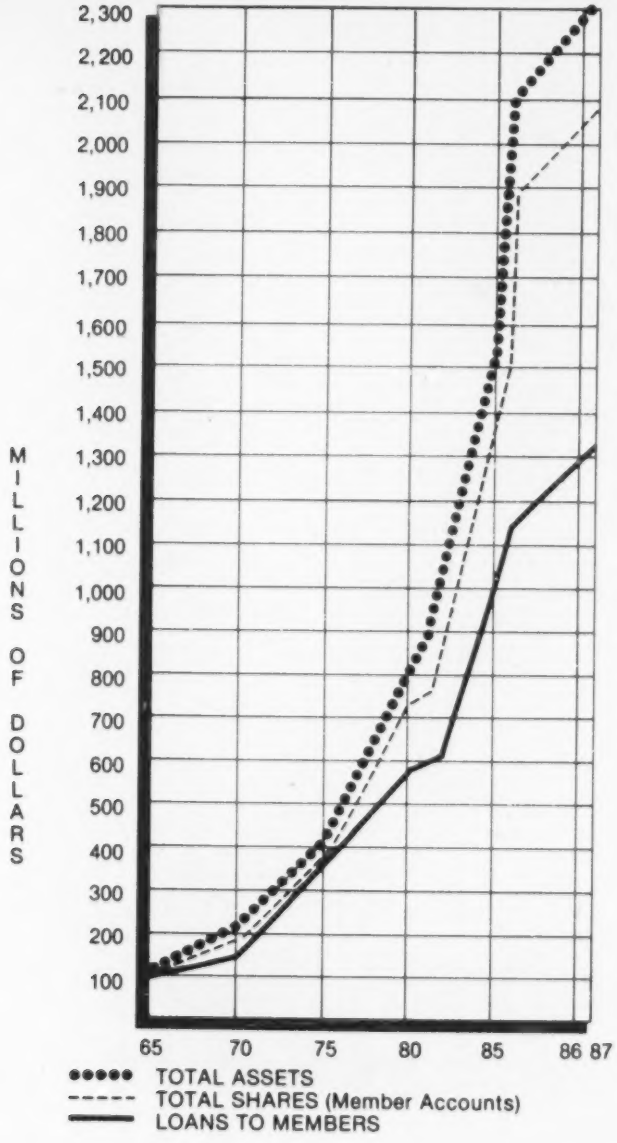
AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE

1965-1987



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE

1965-1987



Tennessee Department of Financial Institutions, authorization no. 336009, 1,100 copies. This public document was promulgated at a cost of $1.96 per copy. May 1988.

CONDITION OF INDIVIDUAL STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1987
(In Hundreds)

NAME	CITY	TOTAL ASSETS	LOANS	DEPOSITS
American Savings Bank	Livingston	15,534,000	8,444,000	14,240,000
Cumberland Savings Bank	Carthage	18,889,000	8,775,000	13,347,000
First Fidelity	Crossville	47,478,000	34,950,000	37,289,000
First Southern S & L	Nashville	9,539,000	4,761,000	8,075,000
First Valley S & L	Pikeville	13,382,000	12,127,000	12,653,000
G. Washington S & L	Jonesborough	18,800,000	15,658,000	18,166,000
Germantown Trust Savings Bank	Germantown	142,291,000	105,286,000	117,104,000
Lincoln State S & L	Mt. Carmel	88,931,000	66,021,000	76,940,000
Progressive Savings Bank	Jamestown	37,019,000	17,651,000	34,816,000
Tennessee Savings Bank	Cookeville	30,102,000	17,068,000	25,236,000
STATE SAVINGS AND LOAN ASSOCIATIONS TOTALS		421,965,000	290,741,000	357,866,000